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GOVERNMENT PROGRAMS
AND
OLD AGE POVERTY

University — Université

UNIVERSITY OF ALBERTA

Degree for which thesis was presented — Grade pour lequel cette thèse fut présentée

MASTERS OF ARTS

Year this degree conferred — Année d'obtention de ce grade

1979 (FALL)

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GOVERNMENT PROGRAMS AND OLD AGE POVERTY

by

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A THESIS

SUBMITTED TO THE FACULTY OF GRADUATE STUDIES AND RESEARCH

IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE

OF MASTERS OF ARTS

IN

SOCIOLOGY

DEPARTMENT OF SOCIOLOGY

EDMONTON, ALBERTA

FALL, 1979

THE UNIVERSITY OF ALBERTA

FACULTY OF GRADUATE STUDIES AND RESEARCH

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Date September 24th 1979

TO

ARCHIE LLOYD RUDD

AND

CHAIM AND ROSE SCHAYER, MY MOM AND DAD

ידיך עיצבוני ויעשוני

ABSTRACT

The purpose of the study was to analyze the ways in which and extent to which the federal and Alberta provincial governments utilize a market ideology to rationalize their old age programs. For this purpose, three differing methods of investigation were employed. These included participant observation, typology construction, and a qualitative content analysis of Alberta provincial government documents.

Participant observation among some elderly poor residing in Edmonton suggested the differential accessibility and utilization of provincial programs. These findings recommended the sociological utility of developing a typology of the elderly poor based upon their past labour force participation or wage status. The categories included the downwardly mobile, the stable working and stable welfare poor. This typology was then contrasted against the findings of the content analysis in order to determine whether the utilization of a market ideology limited the effectiveness of old age programs.

The findings of the research suggested that federal government pension policies and Alberta old age programs benefit individuals whose social and economic characteristics most closely approximate the norms of the market ethos, the downwardly mobile. The impoverished old, with a history of poverty, were far less likely to have their needs met through existing services.

This situation has significant implications for the continuation of capitalist market institutions and the development of class consciousness among the working class. In linking past productivity to

current old age benefits, the government justifies the legitimacy of existing social and economic arrangements and methods of appropriation.

ACKNOWLEDGMENTS

There are many people to thank. The participants, volunteers, and staff at Edmonton's S.C.O.N.A. drop-in and the elderly residents within the Strathcona community opened their hearts and my eyes. Their stories and troubles shook up a safe and comfortable world. Personnel from various provincial and federal government departments were generally very accommodating in providing me with assorted government documents and informational pamphlets. Brian Stephens and Mary Engelmann from the Senior Citizens Bureau and Dianne Weizman from the Society for the Retired and Semi-Retired were particularly helpful. Jacki Jorgensen typed the final draft and never complained about my scrawls. The efforts of two people though were especially appreciated. Dr. Sharon McIrvin Abu-Laban supervised the research and was consistently supportive and generous with both her weekends and expertise. Brian Gibbon argued, guided and even typed because he cared about this whole thing as much as I did.

TABLE OF CONTENTS

CHAPTER		PAGE
ONE	FRAMEWORK OF THE STUDY	
	I. Background of Theory and Research	2
	II. Research Procedure	6
	Participant Observation	6
	Typology of the Elderly Poor	9
	Qualitative Content Analysis	13
	III. Significance of the Proposed Reseach	14
	IV. The Plan of the Thesis	15
TWO	OLD AGE INCOME	17
	I. History of the Canadian Pension Plan and Old Age Security	20
	II. General Characteristics of CPP	28
	III. CPP and Old Age Poverty	29
	IV. Alternative Sources of Old Age Income	32
	Old Age Security	32
	Guaranteed Income Supplement	34
	Private Pensions	34
	Registered Retirement Savings Plan	36
	Life Annuities and Insurance	37
	V. Typology of the Elderly Poor	42
	The Stable Welfare Poor	43
	The Stable Working Poor	44
	The Downwardly Mobile	46

CHAPTER		PAGE
THREE	ALBERTA PROVINCIAL OLD AGE PROGRAMS	50
	I. Cost Sharing Programs	54
	II. Provincial Programs for the Elderly	56
	Social Services and Community Health	56
	Hospitals and Medical Care	66
	Alberta Housing and Public Works	69
	Advanced Education and Manpower	73
	Consumer and Corporate Affairs	76
	Recreation, Parks and Wildlife	78
	Municipal Affairs	80
FOUR	CONTENT ANALYSIS OF ALBERTA GOVERNMENT DOCUMENTS	83
	I. Assumed History of Self-Sufficiency, Personal Responsibility, and Continued Desire to Maintain this Independence	87
	II. Steady Job History	91
	III. Continued Contribution and Participation in Community Life	95
	IV. Assumptions of Adequate Finances and Ability to Meet Basic Needs	96
	V. Traditional Male/Female Roles and Family Relationships	99
FIVE	CONCLUSIONS	112
FOOTNOTES	. . . . .	126

CHAPTER PAGE

REFERENCES 129

FEDERAL PENSION PROGRAMS 144

ALBERTA PROVINCIAL OLD-AGE PROGRAMS 145

CHAPTER 1

FRAMEWORK OF THE STUDY

This study proposes to analyze the Province of Alberta's policies and programs for the aged and federal pension/old age security schemes, in order to examine the extent to which they contribute to the perpetuation of old-age poverty through their adaptation and support of market ideology. It is hypothesized that old age poverty reflects Canadian market institutions and this is rationalized by systems of values and beliefs that justify poverty engendering social and economic relationships within a market economy (Hunt, 1978:11). If such a market ideology or market ethos in Bryden's (1974) terms, is prevalent in federal pension policies and Alberta provincial old-age programs, it would act to reinforce the disequalizing tendencies inherent in market economies.

> The market ethos is the cultural expression of the market economy which has moulded Canadian social, economic, and political development. Deriving originally from Europe and especially from England, the first country to emerge into the market economy, that ethos was adapted to the particular conditions of Canada. Its unifying principle was what Macpherson called "possessive individualism". Society was seen as an atomized collection of individuals engaged in endless competition for material possessions. They were motivated to participate in productive processes by an innate drive to maximize their individual utilities. This they did by exchanges on the market. Those with no possessions other than their labour power could sell it; those with possessions could purchase that labour, which they used for productive purposes to the benefit of society and the greater glory of God. The extent of their material possessions was thus a measure of their worth to society. Those possessions were exclusively their own, having been earned by their own effort and enterprise. Subject

> to only very broad limitations, private property was sacrosanct and could not be transferred against the owner's will... The slothful were execrated. Without labour there would be no production and without production there would be no exchange. The market would collapse and all would be reduced to the state of nature where life is "nasty, brutish, and short".
> (Bryden, 1974:19).

That provincial old-age programs were in fact differentially accessible and useful was first suggested by participant observation among some of the elderly poor residing in Edmonton. There seemed to be a degree of uniformity in government programs which was in direct contrast to the observed social and economic heterogeneity of the aged poor. Such heterogeneity suggested the sociological utility of developing a typology of the elderly poor based upon the relationship of sources and amounts of old age income to past participation in the labour market or wage status. This study proposes to develop such a typology. If further proposes to do a content analysis of government programs in order that official definitions of the needs and social and economic characteristics of the elderly may be compared against the types of aged poor. Using these findings, the research will determine the ways in which and extent to which the utilization of market ideology may rationalize old-age programs, reinforcing, rather than mitigating, the structural inequalities inherent within market economies.

I. BACKGROUND OF THEORY AND RESEARCH

Problems related to assumptions regarding the homogeneity of the elderly have been recognized, but rarely have the origins of these assumptions or their implications for the elderly been examined.

Sociological concerns are generally towards:

1) methodological difficulties such as the inappropriateness of using chronological age to categorize the old from the not so old. Chronological age is considered a simple and objective, if arbritary, method of assessing the effects of aging. It has become institutionalized and, in the case of eligibility requirements for pensions, even legalized (Bengston *et al.*, 1977). This situation functions to associate the causes of poverty with an individual characteristic namely age, rather than with the mode of production or economic substructure, thus justifying existing social arrangements and economic institutions (Wachtel, 1971:181). As well, categorizing individuals by their chronological age assumes a similarity in the social, psychological, and biological aspects of aging which does not exist in fact (Abu-Laban, 1978; Maddox and Wiley, 1976). This serves to stereotype the elderly by systematically discounting the full range of individual and social variation which may be related to past labour force participation;
2) the adjustment of individuals with differing wage statuses to presumed similar changes in later life. An individual's position within the social structure is assumed to affect the manner in which he adjusts to various role losses such as retirement (Bengston *et al.*, 1977; Blau, 1973). However, the implications of social stratification among wage earners may not be fully recognized. Divisions among the working

> class create differing needs and differential access to resources with which to mitigate these needs. This situation, has significant implications for the development of class consciousness. Studies which purport to interpret "adjustment" to old age often use similar criteria for individuals with differing patterns of labour force participation. Perhaps researchers err in assuming this similarity. The interpretation of what constitutes "adjustment" to old age may reflect particular value biases which are mistakingly takenfor objective fact (Horton, 1966:713). "In this context, the research has performed an important stabilizing and obfuscating function; it has received wide acceptance precisely because it has been conveniently supportive of existing social arrangements and our prevailing social ideology" (Wachtel, 1971:182).

Baum criticizes government policies on what are essentially similar grounds. He cites the following comment from a representative of the Vanier Institute of the Family to the Special Senate Committee on Poverty. "The hypothesis which we submit for discussion is that there is in our society, pervasive discrimination against low-income people ---discrimination which consciously or unconsciously, permeates the policies of most of our major institutions" (Baum, 1974:3).

The study involves primarily three methods of investigation, participant observation, typology construction and qualitative content analysis which, taken individually, could generate differing views of the role of the federal and provincial governments in old

age poverty. However, a common working assumption throughout these various research procedures tends to unify the results. Poverty is treated as a product of the structural inequalities inherent within market institutions. As such, market ideologies may be manifest in the implicit and explicit assumptions contained within pension policies and Alberta provincial old-age programs.

The importance of studying the nexus between assumptions of similarity among the old, the social ideology of policy makers, and the seeming inappropriateness of some provincial old-age programs particularly for the elderly poor, was initially suggested by observations in a community outreach program. Although premised on a case-work approach to solving social problems, the outreach experience provided the opportunity to observe the differential importance of certain social and economic characteristics for poverty in old-age and further, for the utilization of government old-age programs. These findings suggested that certain types of old people, with particular characteristics, were, in fact, adversely affected by the structural differentiations existent in market institutions; an interpretation which contradicted the traditional assumption that their poverty was a result of specific individual characteristics.

These observations suggested the utility of developing a typology of the elderly poor based upon their past participation in the labour market (wage status) and it's relationship to income sources in old age. Wage status is determined through the interaction of structural variables, particularly those related to the workings of labour markets, with individual characteristics, and is responsible for the

existence of social stratification among wage earners. Capitalists, whose income is derived primarily from the returns of their capital ownership and not through the sale of their labour power, are excluded from this analysis.

It was, therefore, hypothesized that the government of Alberta might employ a market ideology to rationalize and formulate its programs and thus, presumably, be selectively beneficial. To investigate this hypothesis, based primarily upon observations in community outreach and the perceived relationship of past participation in the labour market to old-age income, a content analysis of government documents was undertaken and the results compared to the typology of the elderly poor.

II. RESEARCH PROCEDURE

1. Participant Observation

May through September of 1978 were spent as an outreach worker employed by the Senior Citizens Opportunity Neighbourhood Association (S.C.O.N.A.), located within the Strathcona area of Edmonton. The need for an outreach worker within this area was based on a premise similar to that earlier used to establish another city program, Operation Friendship, which originated out of the Bissell and McCauley centres located within Edmonton's inner city. The old within these areas were defined, by planners within Edmonton Social Services, as being amongst the most socially and economically disadvantaged of their age group. Thus, both the downtown and Strathcona areas had been labelled as "special needs" areas containing individuals

experiencing unique social problems.[1]

The S.C.O.N.A. outreach program was designed to reach the aged poor, determine their needs, and the most suitable government programs or S.C.O.N.A. based services which could potentially alleviate these needs. Other elderly, in more perceivably advantageous positions within the existing status quo, were also occasionally assisted, allowing for some comparisons between people of apparently differing wage statuses. The elderly were contacted primarily, though not exclusively, through the efforts of the outreach worker. Referrals were also taken from Public and VON nurses, social workers, members of the clergy, as well as friends and family of the old. The centre then was established by Edmonton Social Services primarily to help the elderly cope with their poverty. This social welfare or case work approach to solving social problems Wachtel (1971:188) suggests, is one which manifests the ideology of liberal social reform.

Doing "outreach" however also involved taking the role, albeit informally, of a participant observer. It provided the opportunity to explore the Strathcona community, become acquainted with both its elderly residents and their patterns of utilization of government old-age services. The singular, most outstanding characteristic of these people seemed to be their diversity---in level of education, types of living accommodation, occupational and employment backgrounds, and other primarily individual attributes.

Information concerning awareness and utilization of servies, financial difficuties, community and family support, living arrangements, health and leisure activities and other biographical data was

gathered and recorded from intensive interviews with approximately eighty elderly and generally impoverished individuals. The observational procedure was relatively unstructured. However, it provided an opportunity to gain insights about the individual characteristics of the elderly which could later be evaluated in relation to the structural and ideological characteristics of Canadian labour market institutions. The interaction of these structural and individual variables could suggest significant connections between labour market status, government programs, and old-age poverty.

Observations were generally recorded after a visit so that conversations would not be disrupted, and more importantly, so as not to create anxiety and concern that information would somehow be misused. After a period of time, usually following the provision of a specific service such as locating housing or applying for benefits, the observer was trusted with more personal information primarily concerning biographical particulars. These observations suggested an underlying link between wage status differences and the unsuitability of some provincial old-age programs.

It appeared that the problems created were basically two-fold. There was, first of all, a differential response among the elderly to existing government services resulting in a lack of services for those who appeared to require them the most. People were either ignorant of what was available, unsure of the criteria used in determining eligibility or unaware of the procedure required to apply. This occurred despite the efforts by the government to advertise their programs through centres for the old, brochures, newspaper ads, and

radio and television announcements. Secondly, the so-called though vaguely defined "special needs" which these people were determined to have, could not always be met through existing services. The problem appeared most acute for the economically disadvantaged, especially those with a history of poverty.

These were personal observations only, not thoroughly documented and methodically investigated. Though useful in suggesting information about the characteristics of elderly people most adversely affected by market institutions, such individual characteristics have been commonly, unquestionably, interpreted as the cause of their poverty. In this framework social problems are seen as potentially rectifiable at an individual, case-work level.

> Judges, social workers, dental hygenists, teachers, and legal reformers tend to think in terms of 'situations'. Their outlook tends to be limited to existing standards, and their professional work tends to train them for an occupational incapacity to rise above a series of 'cases'. Their experiences and the points of view from which each of them views society are too similar, too homogenous, to permit the competition of ideas and the controversy of opinions which might lead to an attempt to construct the whole.
>
> (Mills, 1959:88).

This common perspective reflects the pervasiveness of a market ideology which defines poverty as a consequence of individual characteristics and not a condition of society (Wachtel, 1971:180-182).

2. Typology of the Elderly Poor

Observations in community outreach suggested that individuals possessing certain attributes may be more adversely affected by market institutions. This implied the sociological utility of developing a typology of the aged poor based upon their past labour force

participation and its relationship to sources and amounts of old-age income.

Poverty among the elderly will be defined as reliance upon either full or partial government income subsidies. These include the federal Guaranteed Income Supplements (GIS) and Alberta Assured Income Plan (AAIP). These subsidies serve to maintain the elderly on or below government established poverty lines.[2] In Alberta, this particular definition applied to a majority of the old---56.4% in 1977 (Engelmann *et al.*, 1977:11).

This definition is not totally satisfactory. It does not account for the aged poor who are ineligible for Old Age Security (a pre-requisite to receiving income supplementation) but receive assistance from either social welfare, family and friends, or foreign pensions.[3] Furthermore, it fails to consider the impoverished old who do not apply for GIS and AAIP or who fail to file the annually required reapplication form. And finally, it does not distinguish between single and married pensioners whose amount of assistance is determined by their marital status. It does, however, suggest differences in the social and economic histories of the elderly. Some require financial assistance such as GIS and AAIP, others do not. And, among the aged poor, some require more GIS and AAIP benefits than others. These findings lend themselves to an analysis of old age poverty as a function of past labour force participation (i.e. wage status) and sources and amounts of old age income.

The following typology of the elderly poor is based upon the interrelationship of these variables.

A. The Downwardly Mobile

The first category includes the elderly whose poverty is largely related to their becoming old. Their impoverishment is often the result of traditional, market assumptions regarding the patterns and types of employment necessary for pension coverage. This situation is aggravated by rigid, stereotypical conceptions of male/female roles and relationships. The combination of these factors suggests that the problem would be most acute for a woman whose old age income is largely dependent upon the wage status of her husband. Changes in her marital status, either through widowhood or divorce, make her economically vulnerable.

The second and third categories are related though analytically distinct. These comprise the aged poor---those for whom poverty has been and continues to remain a way of life.

B. The Stable Working Poor

The working poor consists of individuals whose low wage status while in the labour force affects their sources and amounts of old age income. The assessed value of a wage-earner's labour power within the labour market establishes their ability to meet socially determined standards of living both within their working and retirement years (Hunt, 1978:63-64).

C. The Stable Welfare Poor

Stable welfare poor describes individuals with a history of social assistance dependency. Their non-existent or casual labour force participation, different sources (though perhaps similar amounts) of income and the dependencies engendered by the welfare system distinguishes

this group from the working poor.

The economic and social inequalities described are critical to the normal functioning of capitalism (Edwards, 1972; Baran and Hobsbawn, 1972). Incentives, usually in the form of material rewards, are differentially distributed among wage earners in order to encourage productivity and competition.

> One of the consequences of the capitalist development process is that it destroys motivation for work other than that based on wages. In a society where individual rewards---wages---are the main incentives to work, significant inequalities in labour earnings must exist in order to induce workers to work hard, to acquire and apply productive skills, to accept alienation at the workplace, and to acquiesce in their lack of control over productive activities. Inequality is required so that "good workers" can be rewarded, "bad workers" can be punished; the incentives to "go along" and "work hard" are made clear to all.
>
> (Edwards, 1972:249).

This situation functions to preserve the saliency of existing social ideology and prevailing social arrangements i.e. the status quo. Further, it creates social stratification among wage earners in terms of their wage status differences. However, impoverishment is commonly interpreted as reflecting a preference for welfare and an unwillingness to work. In actuality, those working form the majority of the poor (Health and Welfare Canada, 1976; Lederer, 1972, Special Senate Committee, 1971). As well, according to both federal and Alberta provincial reports (Special Senate, 1971; Quarterly Statistical Review, 1978) the majority of the welfare poor are unemployable. That is they cannot sell their labour power on the labour market. They consist largely of the old, the handicapped, and women with dependent children. However, negative societal attitudes

towards them and the welfare system may, as Gans (1972) suggests, have a positive function:

> An economy based on the ideology of laissez faire requires a deprived population which is allegedly unwilling to work; not only does the alleged moral inferiority of the poor reduce the moral pressure of the present political economy to eliminate poverty, but redistributive alternatives can be made to look quite unattractive if those who benefit from them most can be described as lazy, spendthrift, dishonest and promiscuous (283).[4]

3. Qualitative Content Analysis

The government programs and policies analyzed were those of the province of Alberta. The focus of the study was primarily on policies and services implemented since the 1971 election of Peter Lougheed and the Progressive Conservatives. Since the election of this party benefits for the elderly have been considerably expanded and improved, making Alberta's program of services one of the most comprehensive in the country. The rationale for this expansion of old-age programs within the province will not be examined nor placed with the context of Alberta's economic and political developments. Neither will comparisons be made between these services and those offered elsewhere. However, some analogies may be drawn between programs in other provinces within Canada, given their common market tradition and common source of funding, i.e. the federal government.

The documents which were analyzed consisted primarily of publicly available consumer guides or informational pamphlets, government policy statements, and press releases. These were obtained by direct contact with each ministry or government department responsible for the provision of services for the elderly.

Documents will be grouped according to the ministry responsible for the program's implementation and administration. Categories of analysis will be determined upon careful examination and re-examination of available government documents distributed by the relevant ministries and patterns of assumptions, characterizations and common themes identified.

III. SIGNIFICANCE OF THE PROPOSED RESEARCH

The proposed research has both practical and theoretical signficance. The findings of the content analysis when contrasted with the typology of the elderly poor, allows for an examination of the discrepancies between the stated intentions and possible effects of certain government programs. If the federal and Alberta provincial government justify their old age programs by using a market ideology, then these would function to reinforce existing systems of social differentiation and appropriation. This suggests that these policies would benefit individuals whose social and economic characteristics most closely approximate the norms of a market ethos. In this particular study, this group would consist of the downwardly mobile.

Relating the differential utility of current federal and provincial old age programs and policies to past contribution in the labour force or, wage status, has significant implications. These distinctions serve to preserve capitalist market institutions and stagnate the development of class consciousness among the working class. They do this by explicitly linking the level of an individual's productivity to his/her current and future material advantages.

This would act to divert attention away from the inequalities existent in capitalist institutions, by relating poverty to an individual's unwillingness or inability to sell their labour power at sufficient levels to meet socially determined standards of living (Edwards, 1972; Hunt, 1978).

At the applied level, the research may be used to assess the implications of assuming social and economic homogeneity among the elderly poor and the effects of policies based on this assumption. It also provides a mechanism for evaluating the selective effectiveness of government programs.

IV. THE PLAN OF THE THESIS

The following chapter describes the rationale for developing a typology of the elderly poor based upon the relationship of sources and amounts of old age income to past participation in the labour market or wage status. It consists mainly of an analysis of government funded or sponsored old age sources of income and, as well, their corresponding ideological rationalizations, particularly the market ethos. Chapter three describes the development of provincial old-age programs within Alberta. This discussion places into context the results of the qualitative content analysis of provincial government documents. The fourth chapter relates the findings of this analysis and compares the typology of the elderly poor to official government definitions of the needs and social and economic characteristics of the old and the extent to which these definitions reinforce existing social arrangements and thus are selectively beneficial to the old. Chapter

five summarizes the findings of the study and discusses their specific implications for the elderly poor and, more broadly, for the maintenance of existing social structures.

CHAPTER 2

OLD AGE INCOME

Income in old age is derived from a number of possible sources. These include public pensions, specifically the Canada Pension Plan (CPP), the Quebec Pension Plan (QPP), Old Age Security (OAS), the federal Guaranteed Income Supplement (GIS), and the provincial subsidy the Alberta Assured Income Plan (AAIP). In addition, income may be derived from private pensions, Registered Retirement Savings Plans (RRSP), life annuities and insurance, and, finally, returns from capital investments.

These sources should enable an elderly individual to cope financially with his or her non-employed status. However, in 1977 56.4% of the elderly in the province of Alberta were poor, as operationally defined by their reliance on either full or partial govenment income subsidies---GIS and AAIP. In Canada as a whole, the corresponding figure in 1976 was 55%, with almost half of these receiving full supplementation (Collins, 1978:102). These figures suggest that sources of old age income are either insufficient to meet needs, and require supplementation as a result; are distributed unequally amongst the elderly; or both.

Aside from the universal non-contributory pension, OAS, these other sources of income for the elderly are directly related to an individual's past participation in the labour market, referred to here as wage status. In turn, this wage status is dependent upon the individual's class status.

Class status refers to the individual's relationship to the means of production. The most fundamental distinction which can be made in this context is that between those individuals whose income is derived primarily from wages and salaries---that is, through selling their labour power---and those whose income is derived principally from capital returns and capital ownership. Among wage-earners, income differences are dependent primarily upon structural variables relating to the functioning of labour markets. These include unemployment rates, the absence or presence of unionization, rate of economic growth, and the level of industrial technology (Wachtel, 1971:181-86). Wage differences among this group are also dependent upon individual characteristics such as age, sex, and level of educational achievement.

The interaction of these variables determines an individual's wage status and, consequently, his or her old-age income. Stratification among wage earners arises from their wage status differences and is crucial in understanding the heterogeneity of the elderly poor. Capitalists, who may continue to derive returns from their investments well into old age, are excluded from this study since their reliance on pensions for income support is doubtful and, at any rate, they are rarely numbered among the poor (Wachtel, 1971).

The state also plays a major role in the situation of the elderly poor. As Baum (1974:5) argues,

> The state has limited the right of the older person to work, both by affirmative action and by acquiescence in the conduct of the majority of its citizens. Next, the state has confined its older citizens to an income geared to the poverty line. Finally, the state has conditioned the grant

> of portions of that income to a life style that the state considers proper.

As well, the state defines and so also limits the beneficiaries of these pensions.

The typology of the elderly poor was based upon the interaction of these variables---the pension policy initiatives of the state, and an individual's wage status, which determine the source and amount of his or her old-age income. The first category, the downwardly mobile, refers to those individuals, usually women, who become poor when they become old. The second and third categories are similar although analytically different. They are the working and the welfare poor. While both groups have a history of poverty, the differences in their sources of income prior to becoming old (social assistance in contrast to wages), the stigma attached to welfare and the dependencies it creates, distinguish these two groups from one another.

The analysis begins with a description of the major sources of income available to the elderly and some of the reasons for their differential accessability to these. This forms the basis of a typology of the elderly poor. Following this analysis, a discussion of the implicit and explicit assumptions regarding patterns of employment and male/female sex roles built into these pension programs will occur. This final section clarifies the rationale for the categories within the typology. These findings will be interpreted in light of the market ethos, a cultural manifestation of the pervasiveness of capitalist market institutions in Canada as somewhat liberalized by the ideologies of the welfare state.

I. History of the Canadian Pension Plan and Old Age Security

Several descriptions of the evolution of public pensions have focused on the role of the federal government and their responsibility for the existence of poverty among the old (e.g. Adams, *et al.* 1971; Baum, 1974; Brown, 1975; Bryden, 1974; Chappell, 1979; Collins, 1978; Monk, 1978; Myles, 1979). Far less attention has been paid to the provinces and the interplay and interdependence between these two levels of government in formulating present-day pension policies.

This interdependence is indicative of the spirit of so-called cooperative federalism which, as an aspect of overall federal ideology, affects provincial-federal bargaining and negotiation. As described by former Prime Minister Lester B. Pearson, "cooperative federalism includes mutual respect for each other's jurisdictions, close consultation as a basis for coordination, equitable tax-sharing, and equalization" (Simeon, 1972:172). Moreover, it permits both levels of government to adapt to changing attitudes and political and economic pressures within the country without requiring constitutional amendments or reform (Stanley, 1969:209).

In outlining the history of the Canada Pension Plan and Old Age Security income, particular attention will be directed towards the adjustments of formal constitutional lines by the federal and provincial governments, their sharing and coordination of functions, and the implications of their pension policies for the elderly.

The British North America Act made no explicit provisions for income security or social assistance programs (Bryden, 1974; Chappell, 1979; Stanley, 1969). The federal constitution, however,

did outline the exclusive fields of jurisdiction belonging to the two levels of government, while other areas of jurisdiction which had not been forseen could be deliberated from these basic areas. For the provinces, the most important section of the BNA Act is Section 92:

> Section 92 of the Act enumerated those Classes of Subjects in which the Provincial Legislatures might "exclusively" make laws. These Classes of Subjects included such matters as the amendment of the provincial constitution, public lands, administration of justice, municipal institutions, prisons, hospitals and asylums. The provinces were also given control over local works and undertakings, and communications (where these last were not interprovincial or international in character). (Stanley, 1969:86-7)

Under Section 92, the provinces were also granted jurisdiction over property rights and matters of a local nature.

Section 92 of the BNA Act is primarily concerned with the authority of the federal government. Of these authorities, however, the most important for the purposes of this study is found in Section 95 of the Act, which grants the federal government broad fiscal powers in the field of taxation (Forget, 1964; Stanley, 1969).

The only responsibilities approximating social welfare---hospitals, asylums, "matters of a local nature," and so on---were assigned to the provinces by the BNA Act. Therefore, they were assumed to have a prior claim to this field when social problems arose and the inadequacies of constitutional definitions of responsibilities became apparent.

The absence of specific references to welfare or public dependency reflected a belief, prevalent at the time, that an individual

or individual family was responsible for themselves and their family members. They were considered to be their own and only social security. Within a free competitive market system, which this attitude manifests and which was reinforced by pioneer experiences in Canada (Bryden, 1974:22), every individual had the opportunity to make good and to remain prosperous.

> Many of them (the economists) seem to be terrified to find that distress and misery still remain on earth and promise to remain as long as the vices of human nature remain. Many of them are frightened at liberty, especially under the form of competition, which they elevate into a bugbear. They think that it bears harshly on the weak. They do not perceive that here "the strong" and "the weak" are terms which admit of no definition unless they are made equivalent to the industrious and the idle, the frugal and the extravagant.
>
> (Sumner, 1965:60-61)

Bryden maintains that this "market ethos" reflects the normative values of a capitalist market economy, and shaped Canada's social, economic, and political development (Bryden, 1974:19). This attitude is expressed throughout federal policies, such as the Annuities Act of 1908:

> It is in the public interest that habits of thrift be promoted and that the people of Canada be encouraged and aided thereto so that provision may be made for old age, and expedient that further facilities be afforded.
>
> (Baum, 1974: 161)

By 1927 the Old Age Pension Act was implemented, largely through the incentive of the federal rather than the provincial governments. The latter, and particularly the Anglophone provinces, expressed little concern for the intrusion into their constitutional arenas (Bryden, 1974:201). Although the program was cost-shared, it was perhaps in tacit recognition of provincial prerogatives in pension

legislation that the provinces retained responsiblity for administering the funds.

The 1927 Act was non-contributory but required potential recipients to prove their need. Elderly individuals 70 years of age or over were eligible to receive twenty dollars monthly, provided they met the specified residency requirements. This figure was increased to $40.00 per month in 1949, twenty-two years after the inception of the Act. The meagre sum of money allocated appears to accord well with a market ethos. Individuals would still be encouraged to be thrifty and save for their old age, while families would have to maintain some responsibility for family members who had failed to do so.

The economic depression of the 1930's forced a further alteration in provincial-federal roles and some modification of the market ethos. The connections between the vagaries of national and international labour markets and personal misfortune such as unemployment were finally made. The poor were no longer held to be as individually responsible for their poverty. Also recognized was the "...chronic imbalance between revenues and responsibilities (which had) dogged federal-provincial relations since 1867, especially since the constitution gives Ottawa a very broad taxing power while at the same time consigning such areas as health, education, and welfare, which have assumed crucial importance in the twentieth century, to the provinces" (Simeon, 1972:40). The provinces and municipalities could no longer provide adequate relief and thus the federal government became yet further involved in providing social assistance. This aid

was usually only granted on an ad hoc basis (Chappell, 1978:3).

The 1927 Act also served to legitimize the primacy of federal prerogatives in the formulation and execution of social policies, and in particular those occuring on a shared-cost basis:

> The Great Depression, if it had done nothing else, had shown that provincial autonomy, without the means of supporting that autonomy, was a meaningless thing ... Because they had the means to do so, the Federal authorities, in fact if not in the actual letter, altered the fundamental basis of Confederation... Because the Federal authorities laid down the terms for shared-cost programmes, they were able to determine the priorities upon which provincial funds were expended and thus to determine provincial policy.
> (Stanley, 1969:161)

The willingness of the provinces to forego provincial sovereign rights in exchange for federal monies is manifested in the establishment of the Department of National Health and Welfare in 1945. This event signified the formal inauguration of the welfare state (Chappell, 1979:3) and also an end to ad hoc arrangements for solving social problems such as poverty. The establishment of the Department was indicative of the liberalization of attitudes towards poverty and its underlying causes. On the surface, such a welfare ideology may appear to be incompatible with a market ethos. However, neither are committed to systematic change and, rather than clashing head-on, have usually been able to accommodate or at least modify each other's demands.

In 1951, the Old Age Security and Old Age Assistance acts were passed. The latter was yet another federal-provincial cost-sharing program which provided a maximum of $40.00 per month for individuals 65-69 years of age who could prove their need. The Old Age Security

pension was the first universal non-contributory pension plan and provided $40.00 per month to anyone 70 years of age or over who met the residency requirements. These residency requirements suggest the tenacity of a market ethos within an otherwise overtly welfare program. Firstly, the pension was built up by taxes which were specifically ear-marked for this purpose. Thus most people receiving them have also contributed to them (Baum, 1974; Bryden, 1974). Secondly, residency requirements harbour an implicit fear that such relief" ...would be magnets for the slothful, attracting them even from overseas" (Bryden, 1974:23).

The acquiescence of the provinces to the federal government is suggested by their willingness to support a constitutional amendment which would enable Ottawa to impose these special taxes to support the plan (Bryden, 1974:201; Adams *et al.*, 1971:154). However, primarily because of pressure from Quebec, the 1951 amendment also stated that "...no federal pension legislation 'shall affect the operation of any law present or future of a provincial legislature in relation to' old age pension." (Simon, 1972:202). This provision had significant impact on Canada Pension Plan negotiations a dozen or so years afterwards.

In 1963, the federal Liberals began their campaign for a contributory, wage-based pension scheme for Canada. The plan finally materialized in 1965 and become operational on January 1, 1966. It was Quebec's original displeasure with the proposed federal pension program which caused the three year delay. Because of the 1951 stipulation that Quebec had insisted upon, Ottawa was in no position

to ignore the will of the provinces, and in particular that of Quebec. The stalemate had primarily arisen over the rate of benefits, income ceilings and other specifics, but most importantly over the use of the CPP reserve fund (Simeon, 1972). Quebec insisted that the fund, created by employee and employer contributions, should be available to the provinces. Finally, Quebec designed its own pension plan to compete with that of the federal government, and was said to have created "a small sensation". According to Simeon (1972:56), "This new alternative changed the whole debate. Premier Smallwood- and Prime Minister Pearson-both quipped that they would like to 'opt-in' the Quebec plan. The provinces immediately saw its advantages. 'It made an absolutely enormous impression', said one official".

The CPP is essentially a modified form of Quebec's proposal. However, Quebec maintained its insistence for two separate plans to avoid federal intrusion into its constitutional jurisdictions and to accelerate their own economic liberation from Ottawa (Collins, 1975:245). Because of her ability to so radically and effectively alter the nature of federal-provincial power struggles, Quebec set the pace for future negotiations of this sort. Ontario, for example, demanded some provincial control over future substantial changes and the option for any province to opt out of the pension program. This was agreed to by Ottawa (Simeon, 1972). However, the provinces were highly receptive to the new program. Aside from the availability of a new source of capital funds, they also received a greater share of income taxes. As Collins (1975:249) notes

> The gyrations of the negotiating process leading to the Canada Pension Plan revealed forcefully three interrelated facts of federalism in Canada. First, federal ability to move on pensions (as in other social security matters) is ultimately constrained by the provinces. Secondly, the organic relatedness of economic and social aspects of policy formation which involves a claim on national wealth is fundamental. Thirdly, public pension policy in the future as in the past will be negotiated as part of a broader package of federal-provincial revenue-sharing arrangements.

There are no restrictions on the use of these funds, which are provided at fairly low interest rates. Seven hundred and fifty seven point six million dollars was transferred to Alberta alone between 1966 and 1975--the third largest amount after Ontario and British Columbia. Alberta clearly has a stake in this source of capital funding and, consequently, in pension plan negotiations.

On January 1, 1967, the Guaranteed Income Supplement was introduced as a temporary part of the OAS package to compensate individuals who had retired prior to 1966 (and thus were ineligible for CPP) or had never been gainfully employed (Baum, 1974; Bryden, 1974; Collins, 1978). It was initially intended that the GIS would be phased out--perhaps after all those ineligible for regular benefits had died off. The assumption, then, may have been that individuals who had never entered the labour market, and thus would always be ineligible for CPP, would receive pensions indirectly from their association with past labour force participants, as, for example, through marriage. To this end, survivor benefits for widows and orphans of CPP contributors became a part of the pension package in 1968. Disability benefits for contributors were implemented in 1970. Both would take a few years to become fully effective.

Finally, in 1975, the Spouse's Allowance was introduced under the Old Age Security Act. It provided a means-tested income for spouses of OAS pensioners who were between 60 and 64 years of age.

II. General Characteristics of CPP:

The Canada Pension Plan offers retirement income and survivors' and disability benefits. CPP is financed by contributions from employees and employers at a fixed rate of 1.8% of the employee's annual earnings between the years basic exemption (under which people are ineligible for CPP benefits) and the year's maximum pensionable earnings (over which they do not have to contribute more of their income). The self-employed are required to pay 3.6% of their maximum pensionable earnings. In 1979, the year's basic exemption was $1,100, up from $1,000 the previous year, while the year's maximum pensionable earnings was $11,700, up from $10,400 in 1978.

CPP is mandatory for nearly all types of occupational categories for individuals between the ages of 18 and 70 years. Excluded from payment, and consequently also any CPP benefits, are:

a) individuals earning less than the basic exemptions;
b) agricultural workers earning less than $250 from each employer (1975 figures);
c) those employed as casual labour (e.g. babysitters);
d) individuals employed by their spouse;
e) other special cases such as employees of provincial governments unless agreement was reached between the two levels of government.

(Pesando and Rea, 1977; HW/CP/a).

A contributor becomes eligible for CPP retirement benefits at age 65, even if he or she continues to be employed. Further earnings will not reduce the amount of his or her pension. However, they do preclude the possibility of increasing the monthly amounts of pension upon retiring from the labour force. Once pensions become payable, an individual ceases to be eligible to make further contributions (HW/CP/a; HW/CP/b). The possible effect of this policy on the reduction of labour force participation rates for those over 65 years of age has not been examined. As well, disallowing any contributions for those past 70 years of age regardless of their employment status may deter individuals from remaining in the labour force.

III. CPP and Old Age Poverty:

The way the state has structured the Canada Pension Plan may be linked or associated with poverty in old age.

CPP rewards people whose wages are high and who have contributed to the plan on a continuous basis over an extended length of time. Health and Welfare attests to this in their own consumer-directed brochures:

> Generally speaking your pension can be calculated as 25 percent of the current value of your monthly pensionable earnings averaged over the entire period in which you could have contributed to the Canada Pension Plan. (HW/CP/a)

The year's basic exemption, which prohibits individuals below a certain income from contributing to the Plan also forfeits their eligibility to receive a CPP retirement pension. As well, since contributions are based on earnings, wage differences established prior to

retirement are retained. Perhaps this disequalizing tendency is indicative of yet another attempt to incorporate elements of the market ethos, so that the amounts paid in could not be totally disassociated from benefits received---"as ye sow, so shall ye reap."

However, the year's maximum pensionable earning ceiling also restricts the amount an individual can contribute into the plan and consequently the eventual size of his or her retirement pension as well. Nevertheless, people at the upper end of the income scale are also more likely to have alternative sources of retirement income (Pesando and Rea, 1977).

In effect, what occurs is that individuals with lower wages (i.e. wages below the year's maximum pensionable earnings) are required to contribute 1.8% of their earnings into the pension plan. Individuals whose incomes surpass the maximum contribute a smaller proportion of their income. This has significant implications for pre-retirement consumption patterns as well as for the likelihood that money will be available to put aside for retirement. Low-wage earners, in order to accommodate this regressive feature of CPP, are more likely than high-wage earners to alter their present consumption patterns to maintain their CPP coverage (Pesando and Rea, 1977:133).

As well, because of the way in which the federal tax structure operates, those within a lower wage-bracket face a regressive tax system which, while taking a higher proportion of their annual income, thus perpetuating their present-day poverty simultaneously forces them to contribute to what may very well be an inadequate

retirement pension.

CPP and the federal tax structure accommodate themselves far more readily to high wage than to low wage earners. This situation contributes to old age poverty. The less paid into the Canada Pension Plan, the fewer the number of years in which contributions are made, the lower the pension income. This is the obvious relationship which exists between CPP contributions and benefits. However, the issue is far more complex than this. There are also other, more subtle connections which can be made between the causes of poverty in old age and the Canada Pension Plan.

CPP retains differences which existed among wage earners prior to their retirement and as such may perpetuate social stratification among the elderly. These observations form part of the rationale for developing a typology of the elderly poor. CPP, however, is not officially regarded as the singular or sole source of old age income. It was structured by the government to accommodate the involvement of the private sector as well as benefits received through OAS.

"In November, 1973, Marc Lalonde, Federal Minister of Health and Welfare, spoke before the Canadian Pension Conference. There he said: that "The CPP was not set up to provide a total retirement income. Rather, it was viewed as the middle tier of a three-tiered system---Old Age Security, The Canada Pension Plan, and private pension benefits and annuities. The first two components were geared to ensure adequacy, the third to provide whatever margin of comfort was desired..." (Baum, 1974:177). There are, then, built-in links between these other sources of old-age income and CPP. However, OAS

resembles a welfare scheme while CPP and private pensions reflect the traditions of a market ethos. Lalonde, continuing in his address, reinforces the dominance of the latter:

> But, in considering the sufficiency of this arrangement (CPP, OAS, and private pensions) we must look not only to programs but to overall policy. It is one thing to present pensions to people, out of the public treasury; it is another to allow people to build their own retirement program. And, given the character of our country and its people with the strong sense of self-reliance that prevails, there is no doubt in my mind as to which option the majority of Canadian workers prefer. Accordingly, there is no doubt in my mind that we must continue to strengthen the Canada Pension Plan.
>
> (Baum, 1974:177)

OAS, because it is universal and non-contributory, has traditionally received less and often waning support. The assumption which underlies Lalonde's remarks, particularly those regarding the "strong sense of self-reliance" among Canadians, is reflected in most present-day pension policies.

IV. Alternative Sources of Old Age Income:

The other sources of old-age income alluded to by Lalonde will now be examined. They include old age security (OAS), Guaranteed Income Supplement (GIS), private pensions, Registered Retirement Savings Plan (RRSP), and, finally, life annuities and insurance. The majority of these are wage or income related. Capital returns, for reasons previously discussed, will not be included.

A. Old Age Security

The historical development of OAS has already been outlined. It began as a non-contributory, means-tested monthly pension of $20.00 in 1927 and developed into a universal non-contributory pension

for Canadians 65 years of age and over. As of January 1, 1979 it provided $167.21 per month to any eligible resident. The amount is not dependent upon marital status. OAS may be received prior to retirement from the labour force. However, it is treated as a source of taxable income by the federal government. Both it and the GIS had originally been funded from specially earmarked and regressive taxes although it is now supported from general tax revenues (Baum, 1974:166). However, the change in funding sources has not had a substantial redistributive effect. As a tax expert quoted by Bryden (1974:209) claims, "...taking all tax changes into account, the net redistributive effect of Bill C-259 (which was responsible for the change in funding) is to decrease taxes on individuals and families in the lowest income brackets, to increase taxes on families in the middle income brackets, and to decrease taxes for individuals and families in the highest income classes." Low income people tend to pay a high proportion of their income into OAS, that is, they disproportionately subsidize the old.

Another benefit available to pensioners through the Old Age Security Act is the Spouse's Allowance. The Spouse's Allowance is available to the husband or wife of a pensioner. The spouse, however, must be between 60 and 64 years of age and meet the Old Age Security residency requirements. The amount of the allowance is based upon the combined incomes of husband and wife, and is then scaled according to this income. As of January 1, 1979, the maximum Spouse's Allowance was $281.36 a month. This amount is equivalent to the combined basic Old Age Security pension and maximum GIS at the married

rate.

B. Guaranteed Income Supplement

The Guaranteed Income Supplement was first introduced in 1966 as a temporary measure to alleviate some of the financial difficulties faced by pensioners who were either ineligible for, or received little in the way of, CPP benefits. However, the program is still in effect and is available to any Old Age Security pensioner receiving less than $3,312.00 if single and a combined income of less than $5,520.00 per year if married. These figures apply as of January 1, 1979.

The amount of the supplement is scaled according to income and marital status. The maximum available for a single, widowed, or divorced pensioner or one whose spouse fails to qualify for a spouse's allowance is $137.28 per month. The amount is reduced to $114.15 each for a married couple. Both the GIS and Spouse's Allowance must be applied for annually. Some concern has been expressed that a sizeable percentage of eligible pensioners fail to claim their allowances (Collins, 1978:110-111). The Alberta Assured Income Plan, which will be discussed in the next chapter, is a provincial income supplement issued automatically to recipients of GIS. It, as well, is scaled according to income and marital status.

C. Private Pensions

Private pensions are employee-sponsored plans which come about either through collective bargaining or the grant of a largesse by management (Baum, 1974; Pesando and Rea, 1977). Provincial Pension Benefit Acts, such as the one in Alberta, contain most of the

regulations which determine the implementation and administration of private pensions. As an indication of federal-provincial cooperation in this field "...the federal government has provided that for a pension to be qualified for tax purposes, it first must be registered, that is, accepted, in those provinces with pension benefits legislation. Accordingly, a very powerful enforcement weapon has been placed in the hands of four provinces: Ontario, Quebec, Alberta, and Saskatchewan" (Baum, 1974:219).

As of 1976, approximately 40% of all workers were covered by private pension plans (Myles, 1979:19). Various types of plans exist, differentiated from each other by the formula used in determining benefits. The most common, and also the fastest growing, are wage related (Pesando and Rea, 1977; Collins, 1978).

Vesting benefits have proven to be the most contentious issue in pension negotiations. Vesting entitles an employee to both his own and his employer's contributions paid out on his behalf. Prior to 1965, workers whose employment terminated prematurely, that is before their scheduled retirement were only able to withdraw their own pension contributions. However, Alberta, Saskatchewan, Ontario and Quebec, the Northwest and Yukon Territories, and the federal government brought vesting legislation into effect (Pesando and Rea, 1977). This legislation covered about 85% of the members of the work force (Baum, 1974:215). To be eligible for vested benefits, an employee must be 45 years of age and have been with the company for at least ten years prior to terminating his/her employment (Pesando and Rea, 1977; Collins, 1978). Pension plans, then, are a form of deferred wages meant to protect employees from losing

pension benefits when changing jobs.

However, benefits which are vested are also, by law, locked in. The employee is not allowed to withdraw these accumulated savings and use them for his/her current consumption. Neither the employees nor the employer's contribution may be used before a recognized departure from the labour force. In the meantime, the employees pension is being used as a source of investment capital by the private sector. "From 70-80% of all the new capital raised through new bond and stock issues is expected to be furnished by the private pension funds" (Geoffrey Calvert quoted in Myles, 1979:17).

As with the Canada Pension Plan, economic rather than social concerns are often the primary consideration in governing the administration and utilization of pension funds.

D. Registered Retirement Savings Plan

Aware of the need of the self-employed to set aside a portion of their income for old age, the federal government, under the tax law, allowed Canadians to save some of their incomes through the Registered Retirement Savings Plan (Baum, 1974; Collins, 1978; Pesando and Rea, 1977).

However, the plan is selective, in that not all Canadians can take advantage of its benefits. In reality, only those within an upper income bracket have the financial wherewithall to utilize the RRSP. Substantial tax concessions have been granted to RRSP contributors above a certain level of income. They may, as well, borrow money to finance the plan and the interest paid on the loan is tax-deductible. RRSP's are locked in only to the extent that tax

incentives discourage a contributor from liquidating prior to retirement (Pesando and Rea, 1977).

For the low-income worker, RRSP's are not a feasible method of retirement savings. The tax advantages, mostly in the form of deductions rather than tax credits, are essentially meaningless. Added to this is the fact that RRSP's are money-purchased plans---totally self-financed (Collins, 1978; Pesando and Rea, 1977).

E. Life Annuities and Insurance

Life annuities are monthly pensions for life purchased through private insurance companies. They bear some resemblance to the RRSP although they do not receive all the same tax advantages as do these government sponsored plans. They are, however, also inappropriate retirement plans for low-income workers, primarily because they are money-purchased.

Lalonde stated that these different sources of income, CPP, OAS, private pensions and annuities are components within a three-tiered system. More recently, Monique Begin, Trudeau's former Health and Welfare Minister, appealed to the private sector for their help in giving the elderly a "fair deal:"

> It is time for people to get a fair deal from private pensions... The minister said the federal government, if re-elected May 22 (1979), would hold a fall conference with the provinces, employers and unions on ways of improving private pension plans without increasing the cost to employers... "We hope to succeed but it's (the conference is) completely voluntary and we prefer not to legislate against the private sector. We just want them to be convinced by our figures that they can improve greatly their private pensions without going bankrupt, without breaking their necks economically".
>
> (Edmonton Journal, May 3, 1979).

Begin may have been reluctant to expand the Canada Pension Plan because it would place Ottawa in a confrontation situation with the private sector---specifically Canada's business elite (Myles, 1979:16-19). As she suggests, this is one group the government would prefer *not* to legislate against. "The heavy reliance of the Canadian economy on the growth of the private, actuarially funded pension plans as a source of needed new capital is a fact of life which has to be reckoned with in considering any proposals to change or expand the C/QPP in any manner which would result in a curtailment or slowdown of these private plans" (Geoffrey Calvert quoted in Myles, 1979:17). However, the private sector has not been responsive to the needs of contributors. As Collins (1975) maintains, the paramountcy of economic considerations in the use of pension plan monies, especially for capital investments, are ultimately to the detriment of the old. Disregarding the reality of these conflicts of interest, the government continues to promote a three-tiered pension system. The rationale for this "comprehensive" pension policy is that no one source of retirement income is capable, on its own, of providing a sufficient pension. This further implies that the amount of money available from each separate component is determined with the assumption that other sources of income are available to supplement it. The significance of this type of policy for the elderly is considerable. The different components within the pension scheme, excluding OAS and GIS, are wage related. The higher the CPP pension, the greater the likelihood that other sources of retirement income are also relatively higher (Pesando and Rea, 1977:115).

However, only 40% of the retired receive income from private pensions. Furthermore, these pension plans are concentrated in relatively higher income occupations (Myles, 1979:19). The chances, then, of someone with a low CPP receiving any private pension plan benefits are somewhat reduced. And, as previously suggested, RRSP and life annuities and insurance are not feasible alternative retirement savings plans for low income people.

Thus, the elderly poor likely consist of individuals surviving:

1. solely on their relatively lower benefits from CPP, and OAS pension, partial or full GIS, and, in Alberta, AAIP; or
2. only on their OAS, full GIS, and AAIP, none of which are dependent on previous wage-earnings.

The Guaranteed Income Supplement is a significant component of these old age incomes. Poverty among the elderly then may be defined by partial or total reliance on GIS.

Pension plans in Canada are structured around the questionable assumption that previous participation in the labour market ensures adequate retirement incomes. For a significant portion of the elderly, one and possibly two tiers of the three-tier system do not exist. This situation is aggravated by other inherent shortcomings.

CPP has a built-in escalator based primarily on the Consumer Price Index. Annual increases in CPP, then, correspond to increases in the cost of living. OAS and GIS are also subject to increases every three months, if there has been a corresponding increase in the CPI. If no change is recorded or if the CPI decreases, OAS and GIS remain fixed. This method of indexation is insufficient in meeting

the real needs of the elderly and the depreciation of their standard of living. As Collins (1978:43) claims:

> Inflation hurts...more than the consumer price index indicates, because the elderly spend a significantly higher proportion of their income on food and shelter than the rest of the population, and food and housing costs increased more than any other CPI components from 1967 to 1975 (80 percent and 61 percent, respectively).

In addition, the majority of private pension plans in Canada are not indexed (Begin, Edmonton Journal, December 15, 1978). Any efforts in that direction are usually ad hoc rather than being structured into the plan. However, the Alberta government must assume some responsibility for this situation since it is in a position to either accept or reject private pension schemes before these are eligible for tax benefits. However, as with the federal government, there may be some reluctance in legislating against the private sector for fear of a confrontation over fiscal management and control.

The more than one dozen years since the inception of CPP has seen neither great improvements in private pension plans nor a decisive move by the government to legislate against the private sector or revise considerably their own Canada Pension Plan.

The overall regressive nature of CPP is further reinforced by its correlation with other potential sources of old age income. There is a high tax rate on CPP benefits for individuals with limited sources of other incomes. For example, "a single person in Ontario could receive a minimum income of $2,890 from OAS, GIS, and Gains (Ontario's income supplement) in 1975 if he had no other income. The recipient without other income is taxed at 100% rate on the first $690.00 of CPP benefits and 50% on the remaining $854.00 of CPP

benefits" (Pesando and Rea, 1977:115). Bryden maintains that this situation is compatible with the market ethos tradition and also exists for members currently within the labour force:

> "...with the expansion of public pension programs, the market ethos provided a rationalization for new taxes or increases in old taxes which added significant elements of regressivity to the tax structure. The real effect of these tax changes has been that those in the lower middle income range and below have been required to assume a disproportionate share of the burden of income maintenance for those who have been reduced by age to the bottom of the income scale.
>
> (Bryden, 1974:210)

This situation is bitterly ironic, illustrating the cyclical nature of poverty. The present low income members of the labour force are disproportionately supporting those who require the greatest amount of assistance---the poorest of the old. Consequently they are unable to save for their own retirement, which will eventually place them in a similar situation to those they are presently supporting.

The CPP, OAS and GIS have not materialized into adequate income maintenance programs for most of Canada's elderly. Indeed, at least in the short term, CPP has provided more in the ways of capital funds to the provinces than actual monetary payments to the old (Adam *et al.*, 1971; Baum, 1974; Myles, 1979). As well, "...there is a link between such loans and CPP benefits. Any increase in benefits will have a direct effect on the amount of money available to the provinces, and, just as important, the time when they will have to repay outstanding loans" (Baum, 1974:195).

This fact, along with the hesitancy of the federal and provincial governments in legislating against the private sector or improving their own policies for fear of an economic confrontation with them,

as well as the use made of pension monies by both the public and private sectors, explains the inadequacy of current programs in Canada to some degree. The hesitancy of the government to improve their non-contributory (and hence implicitly welfare) program, OAS, or to substantially increase GIS support, will be discussed in greater detail in the next chapter.

V. Typology of the Elderly Poor:

The rationale for a typology of the elderly poor emerges from the previous discussion. Again, the categories include:

A) the stable welfare poor;

B) the stable working poor; and

C) the downwardly mobile.

To clarify the differences between these categories, it is necessary to relate the findings of the previous sections to other more subtle assumptions inherent in these sources of old-age income.

The problems in these primarily wage-related sources of "retirement" income are reinforced by their explicit acknowledgement of normative (and thus "legitimate") employment patterns in the tradition of a modified market ethos, and perhaps a subsequent insensitivity to people who are less typical.

Employment is usually assumed to commence immediately upon graduation from a secondary or post-secondary educational institution. The worker is relatively young and will remain in the labour force full-time on a continual basis over an extended period of time. Job mobility, periodic unemployment, delayed entrance into the labour force and part-time work are considered anomalies---if considered

at all. Assumptions regarding male/female roles and relationships also project normative value biases of consequence particularly to the downwardly mobile. The scenario appears to run according to tradition. Husbands provide the primary source of family income while their wives are either not involved in the labour force at all or, if involved, only on its periphery. Divorced, widowed, and single parents (especially women), are penalized for deviating from this pattern.

The interaction of these variables and their implications solidify the different categories within the typology.

A. The Stable Welfare Poor

The welfare poor consist of individuals with frequent or, perhaps, non-existent labour force participation. They have become dependent upon the long-term financial assistance of the provincial government. The stigma attached to a life of welfare and the dependencies engendered by the welfare system distinguish these individuals from the working poor, who may have similar amounts of money but who derive it from different sources---wages as opposed to social assistance.

The majority of the welfare poor---almost 84% in Canada---are either elderly, sick, disabled, or women in charge of families who need them at home. Another 3% are members of the labour force who do not earn enough income from their jobs (Special Senate, 1971:31). In Alberta, nearly 87% of the population on assistance in 1978 were classified as unemployable (Quarterly Statistical Review, 1978:15).

The welfare poor are obviously penalized in a pension system based primarily on wage-related benefits. The working assumption of the federal government---that individuals should be at least partially responsible for ensuring that they have an adequate retirement income ---prevents that same government from substantially raising OAS and GIS benefit levels---a reification of the market ethos. Baum (1974: 168) for instance, argues that "a base level has been set for some OAS and GIS; there can be interstitial increases, but there can be no radical change. In the view of government, so it seems, enough is being spent."

Added to this is the fact that the GIS was initially conceived as a temporary measure---as a short-term measure, it cannot recognize long-term needs. This may reflect the inability or unwillingness of legislators to project beyond their own normative biases. To restate Harrington's (1962) thesis, it is not that the poor are invisible but rather that they have been made to disappear. The welfare elderly live on the maximum OAS, GIS and, in Alberta, AAIP. As of January 1, 1979, their benefits totalled $349.50 per month for a single person.

B. The Stable Working Poor

The disequalizing effects of pension plans have a deleterious effect on the working poor who, despite their involvement in the labour market, form the major portion of the poor in Canada.

The perpetuation of their poverty through a regressive tax system has been described previously. Some connections can also be made between their CPP benefits and poverty in old age. Low CPP

benefits are associated with irregular, unstable, or seasonal employment, and usually also with a low hourly or monthly wage. In a report on the working poor in Canada, Health and Welfare researchers state that a combination of these factors characterizes their labour market participation (Health & Welfare Canada, 1976).

It has been argued previously that individuals who experience periodic unemployment, perhaps through layoffs or unstable market conditions, are penalized by CPP and, even if employed in an industry with a private pension plan would be less likely to collect these pensions for similar reasons. Vesting legislation guarantees them relatively little. It is unlikely, however, that these people are even associated with a private pension plan scheme. Organized labour usually bargains for these types of benefits for their membership. However, approximately 65% of the work force in Canada is unorganized and, if organized, is concentrated among higher wage occupations (Special Senate Committee, 1971:24). As a consequence, the likelihood that members of the working poor will benefit from such arrangements is exceedingly low.

Collins (1978:145-160) maintains that women are more likely than men to be part-time workers, to change jobs frequently, to enter the labour force at later dates (particularly after child-bearing) and to have low status and low paid jobs. Unfortunately, Collins did not control for marital status. However, single parent families, usually headed by a woman, are more likely found among the working poor (Health and Welfare Canada, 1976). Taken together, these facts suggest that there may be a disproportionate number of females among

the working poor.

C. Downwardly Mobile

This category of the elderly poor completes the typology. It consists primarily of women with non-traditional family and employment patterns. A major reason for poverty among elderly women is that men are still regarded as the family's primary bread-winner. Women who work part-time outside of their homes or full-time at home are penalized by inadequate or non-existent pension coverage. The reasons for this have been described previously in the examination of the labour force participation of the working poor. Housewives are not yet covered by CPP, although there has been a verbal committment by some legislators for enacting that type of pension legislation.[5] However, within a market tradition their non-coverage implies that housework is not considered productive labour.

Part-time workers who enter the job market later in life or interrupt their careers (often to raise a family) may fail to qualify for both the mandatory vesting period in private pension plans and maximum CPP benefits. They are also likely to have a lower wage status than males, which has been previously shown to have an adverse effect on old-age income. If employed by their spouse, as for example in a family business or farm, they are ineligible for CPP coverage.

The working assumption, structured into both public and private pension plans, may be that women, even if employed, can still rely on their husband's income. This cultural anachronism has serious consequences, especially for women. Widowed females whose husbands paid into private pension plans may find themselves completely cut off

from benefits when he dies. Only 42% of private pension plans contain death benefits (Edmonton Journal, May 27, 1979). Divorced women are usually also restricted from receiving private pension coverage regardless of the number of years they have been married to contributors. CPP does contain provisions for splitting pensions in the event of a divorce although not as a matter of course. Rather, it constitutes part of the divorce settlement and must be bargained for. The Canada Pension Plan also provides a widow's pension. However, it is only a portion of what the husband would have been receiving implicitly assuming that the estate, based upon his past labour force participation, will be sufficient to ensure the family an adequate income. The widow's pension terminates upon remarriage providing further evidence of the assumption that a new husband will and should be able to provide for all a woman's needs. Denying her this pension also denigrates the role she played in securing her husband's income and fails to recognize that pensions, because they are deferred wages, may alter the present consumption patterns of the contributor's family and thus are owed to them.

There are yet other examples of assumptions regarding male and female roles. The CPP widows' and orphans' pensions, called Survivors' Benefits, are based upon obligatory contributions. A single man or woman with no legal dependents who cannot benefit from this coverage is still obliged to pay for it (Pesando and Rea, 1977). Families are taken as the norm and deviation from this traditional pattern is negatively sanctioned. The Spouse's Allowance, available to wives or husbands of OAS pensioners with limited income, harbours the assumption that once the

major breadwinner retires the family experiences some financial difficulty. And since women, as a rule, marry older men, they would actually be the intended recipients of "spouse's" benefits (Collins, 1978:106). Paradoxically, however, Spouse's Allowance is terminated once the pensioner dies.[6] Thus, the widow who, due to age or a failure to meet residency requirements is ineligible for OAS coverage, is forced to rely on social assistance.

Females are also penalized for living longer than men. If they have contributed the same amount of money as a man into a life annuity, they will receive smaller monthly benefits upon retiring. "The companies argue there is nothing personal in their discrimination, which is not only on the basis of sex, but according to age and a number of other factors. Their reasons are based on the laws of nature and cold, hard mathematics. Nature, for example, has decided that women, on average, live longer than men" (Edmonton Journal, February 23, 1979).

Previously, CPP Survivors' Benefits discriminated against males. The surviving male spouse of a CPP contributor was not entitled to a widower's pension in the same sense that a female survivor would have been. Pensions for surviving females were related to the contributor's earnings while a male could only receive a pension if disabled and if he had been substantially dependent upon the wife's earnings. This distinction was eradicated in 1974.

The assumptions that the majority of women marry and rely primarily on their husbands' earnings are implicit in retirement plans. Women who divorce and have never worked are particularly

vulnerable unless pension credits or a lump sum in lieu of pension credits is received. Widows whose husband's private pension plans had no provision for survivors are often left with only a portion of his CPP, OAS, GIP, and AAIP---and poverty in old age.

That inadequate pension coverage for females results in their downward mobility and eventual impoverishment is suggested by the finding that single, widowed and divorced persons make up 53.1% of the total GIS and AAIP recipients, and that maximum benefits were received by 39.7% of singles compared to 16.9% of two-pension couples (Quarterly Statistical Review, 1978:19). No distinctions were made between male and female recipients in the study, however, Collins' (1978:102) research on women and pensions indicates that females are more likely than males to require GIS support.

The preceding analysis of federal pension policies and old age security benefits suggests that their incorporation of a market ideology may contribute to poverty among the elderly. The following chapter describes Alberta provincial old-age programs in order to place into context the qualitative content analysis of Alberta government documents and their rationalizing ideologies.

CHAPTER 3

ALBERTA PROVINCIAL OLD-AGE PROGRAMS

Poverty in old age is usually examined from the perspective of federal pension policies. In the preceding chapter, it was suggested that an interaction of variables produced common links between government pensions and other sources of old age income. These included the sources and amounts of old age income, wage status, and the policy prerogatives of the federal government. Examined as well was the provincial role in the formulation of contemporary private and public pension policies and thus in the creation of old age poverty---a role which is usually not recognized or, if recognized, rarely assigned much significance.

The federal and provincial governments have both been engaged in informal 'adjustments' of their constitutionally defined jurisdictional duties for at least half a century. The result has been some loss of jurisdictional autonomy and greater interdependence---a condition diplomatically labelled "cooperative federalism." Regardless of the terminology, it signifies a power struggle between Ottawa and the provinces tempered by the recognition of their economic interdependence and general desire to maintain national unity.

Pension policies have been shown to be supportive of the status quo, on the whole. As such, they reinforce wage status differences existing prior to retirement from the labour force. The provinces, through their involvement in both public and private pension policy formulation, as well as the utilization of public pension monies for

capital funding, are explicitly supporting the built-in disequalizing tendencies of these pension policies.

Within the past fifteen years, despite the appearance of that ardent French Canadian federalist, Pierre Elliot Trudeau, the provinces have continuted to grow in influence. As Simeon (1972:285) claims, "... the negotiative process (a characteristic of cooperative federalism) both reflects and contributes to a greater provincial role. Provincial governments are major participants in national policy formation. They come to conferences as Ottawa's equals and benefit from national publicity and recognition. Provincial premiers play a major role on the national stage." As their strength is growing, it is also likely changing the face of 'cooperative federalism.'

In his 1979 spring election campaign, Premier Lougheed "...often reminded election audiences that Alberta would need a strong government to barter a better deal in the coming 'new federalism'." (Edmonton Journal, July 5, 1979). Alberta in particular has the financial and natural resources to barter with the clout of Ottawa's broad fiscal powers, which appear to be waning.

However, the traditional role of each province is still perceived to be that of social worker in the nation's welfare state.

Despite the growing influence of provincial governments and the often ambiguous delineation of jurisdictional duties, the provinces are usually evaluated by their performance in their traditional---i.e. constitutionally defined and thus 'exclusive'---jurisdictions.

Despite the increasing number of federal-provincial negotiations on such vital issues as tax-sharing, equalization payments, cost-sharing

programs and pensions, and the increasing dominance of, especially, the 'have' provinces in these negotiations (Simeon, 1972), they continue to be regarded as essentially impotent in affecting systematic change because of the broad fiscal powers of the federal government (Forget, 1966). They must instead be content with only mitigating the most severe consequences of these policies (Adam, *et al.*, 1971:238). This could partially account for their relative absence in discussions of poverty in old age.

However, there may be a link between the inadequacies of pension programs and the ineffectiveness of some provincial government services for the elderly.

Participant observation among the poor and old in Edmonton suggested the weakness of some provincial programs. The role of an outreach worker afforded an opportunity to become acquainted with some of the biographical particulars of the S.C.O.N.A. centre's clients. They were, almost without exception, supported by GIS and AAIP. The high proportion of females would add some validity to this perceived reliance on government income subsidies. Actual statistics verifying the male/female ratio or the percentage of clients receiving government subsidies are unavailable. However, S.C.O.N.A. began to accumulate data on the proportion of male to female clients approximately nine months ago. Monthly calculations indicate that women usually outnumber men by a margin of 2 to 1 and often by as much as 3 to 1.

S.C.O.N.A. was established and structured according to the perceived needs of the elderly poor residing in Strathcona. It received funding explicitly to fill this gap in government services,

and it could be said with some certainty that the majority of persons utilizing its services could be operationally defined as poor, in that they rely on partial or full income supplementation. Outreach, of course, also involves visiting the elderly in their own homes, and the living conditions of some would seem to warrant these conclusions.

A centre established to reach the elderly poor is selectively recruiting those types of individuals. Hence relying solely on the participant observation experiences to make comparisons with others, of higher or different income categories, as to the adequacies or inadequacies of provincial programs is invalid.

An arguement can be made though which suggests that some provincial programs like pension policies act to strengthen existing social arrangements and ideology. To lay the groundwork for this discussion, the following section describes the major provincial programs for the elderly.

This chapter will serve as an introduction to the major government programs for the elderly in the province of Alberta. It will consist of a descriptive summary of each of these programs commencing first with a discussion of their development, stated purpose, and rationale, as well as their projected benefits. The majority of these programs were initiated by the provincial Progressive Conservative party after their electoral victory in 1971. Some, however, were introduced by the previously ruling Social Credit party, but have since been developed or altered to suit the particular political, social, and economic climate of Alberta in the 1970's.

Government documents, policy statements, press releases and consumer information pamphlets, distributed through specific ministries, have been used in pulling together information on programs for the elderly. These were received, upon request, from government departments and information bureaus. Generally, these are neither extensive nor detailed in their descriptions, but provide the only source of information readily available to the public.

Ministries responsible for the provision of services to elderly Albertans include Social Services and Community Health, Hospitals and Medical Care, Housing and Public Works, Advanced Education and Manpower, Consumer and Corporate Affairs, Municipal Affairs, and, finally, Recreation, Parks and Wildlife. Another government ministry, responsible for transportation, has provided unconditional grants to Alberta towns and cities to improve transportation for the elderly and the handicapped (T/UT/a). While the purported intention of the government is to have funds used for the specific purposes of these groups, municipalities are not compelled to do so. Consequently, the Ministry of Transportation will be excluded from the discussion of services for the elderly.

The federal role in provincial programs consists largely of the transfer of monies to the provincial government.

I. Federal-Provincial Cost-Sharing Programs

Lou Hyndman, provincial Minister of Federal and Intergovernmental Affairs, states in his introduction to the "Inventory of Federal-Provincial Programs in Alberta" that:

> The transformation from an agricultural and rural society to an industrialized and increasingly urban society has required the development of new policies by government and has necessitated greater interaction between the provincial and federal governments. This interaction, present since Canada's formation, has escalated over the last few years. A number of terms have been used to characterize this phenomenon, the one most frequently encountered being "co-operative federalism." The essence of co-operative federalism is that while the provincial and federal governments retain their autonomy, the problems they are called upon to solve require some form of joint action.
> (Hyndman, 1979:ii)

Cost-shared programs for the elderly have generally been funded through the Department of National Health and Welfare and the Central Mortgage and Housing Corporation (Brown, 1975:187).

Continual controversy over the intrusion of the federal government into provincial jurisdiction has not prevented the provinces from taking advantage of federal monies through cost-sharing programs. Concern is expressed over the loss of provincial autonomy and subjugation to federal rather than provincial priorities (Simeon, 1972; Forget, 1964). Federal intervention, particularly in health programs, has defined the prerogatives of provincial health care. The Coordinated Home Care Program exemplifies Ottawa's traditional physician-centered approach to health services. However, other more general services such as the Canada Assistance Plan subsidize fifty percent of provincial costs while allowing local politicians total control over the services they provide (Adams, *et al.*, 1971:171). Alberta's Preventive Social Services is sponsored through such funding arrangements. Although CAP provides a list of approved expenditures, the provinces are granted a fair amount of discretion. As well, a 'have' province such as Alberta would be less wary of altering its

programs to suit federal funding criteria. It has its own persuasive bargaining tools---an abundance of highly valued and coveted natural resources.

II. Provincial Programs for the Elderly

The ministries receiving the highest proportions of both provincial and federal monies for their old-age programs include Social Services and Community Health, Hospitals and Medical Care and Housing and Public Works. These will be discussed first.

A. Social Services and Community Health

This ministry is central to the provision of services for the elderly in the province. It not only assumes a major role in delineating provincial priorities---particularly through the Senior Citizens Advisory Council---but also aids in determining funding prerogatives for some major services. Programs include the Provincial Senior Citizens Advisory Council, Coordinated Home Care Program, Public Health Units, Preventive Social Services, Alberta Assured Income Plan, and finally, the Senior Citizens Bureau.[7]

1. Provincial Senior Citizens Advisory Council:

The Provincial Senior Citizens Advisory Council was first proposed in 1975 in a government position paper and was finally established in the fall of 1976. Its membership consists of representatives appointed from the Alberta Medical Association, Alberta Hospital Association, the University of Alberta or Calgary, individuals appointed to represent government M.L.A.'s, and the departments of Advanced Education and Manpower, Social Services and Community Health, Housing

and Public Works and Hospitals and Medical Care, as well as two members-at-large---usually appointed from organizations working with the elderly. Including the chairman, the Council has a membership of twenty.

The Council was established by the provincial government to promote "...a critical and constructive review of present policies and programs. It will encourage a greater degree of coordination and establish a forum to assist in the development of a better understanding of the issues and their resolution" (SS/AC/b:2).

Following is a statement of their basic philosphy:

> The Council believes that old age should be a time of satisfaction and fulfillment.
>
> Like persons of all ages, older persons should be able, within reason to select their own life styles, influence and determine their future, and have an opportunity for meaningful involvement. They should be able to enjoy a sense of security from appropriate health and social services and be assured of financial and other resources that enable them to share in a rising standard of living. They also have a responsibility to be as self-reliant as possible and contribute to the well-being of society.
>
> Even though the later years may bring physical and social stresses, the Council believes that they can be a time of productivity, growth, and self-realization.
>
> To ensure this, three basic themes should form the foundation of government policy, services, and their delivery:
>
> 1) provision for maximum independence and choice;
> 2) encouragement of continued participation in family and community life;
> 3) involvement of senior citizens in the planning, development, and assessment of services.
>
> The Council is convinced that it is in the interest of all people that the positive aspects of aging and old age be stressed. Through programs and policies which encourage activity and contribution, senior citizens can be a vital component of the social fabric of this Province.
>
> (SS/AC/c:6)

The Council's impact on policy and programming is difficult to assess. Judging by the 1977 and 1978 annual reports, it would appear

that some of its recommendations have been implemented. Helen Hunley, past minister of Social Services and Community Health, states in her foreword to the 1978 report that she felt confident of its ability to "...make a lasting impact on the nature of services that will be available to older people and the manner of their delivery" (SS/Ac/d).

It may be premature to estimate the effectiveness of the Council. It perhaps is not only responding to the perceived needs of the elderly but also to prior program and policy prerogatives of the provincial government.

The Council has been defined as an advisory board whose membership consists of appointed individuals from government ministries and professional organizations hence a radical deviation from past government policies may be unlikely. However, their current emphasis on the coordination and delivery of services for the elderly may spark some significant changes. In the past, these various ministries have tended to develop programs in isolation from one another. The Advisory Council may provide a mechanism to facilitate inter-departmental communication.

2. Coordinated Home Care Program

In March of 1978, the Minister of Social Services and Community Health, Helen Hunley, announced the implementation of a province-wide home care program to be phased in over a four year period. Home care services had been available prior to that time but only in selected communities and on an ad hoc rather than a coordinated basis. Pilot studies, briefs from interested groups, renewed public concern, and the organization of similar programs elsewhere prompted the adoption

of this program in Alberta.

The program was established to provide a mechanism for coordinating existing medical and support services or generating such services where there was a perceived need. A major objective was to provide such services in the home, thus removing some of the responsibility for health care and maintenance from the medical institutions.

Medical services include home nursing, physiotherapy, and occupational, speech, and respiratory therapies. Social services consist of home maker, home help, meals-on-wheels, handyman and volunteer services such as friendly visiting.

While not restricted to the old, the estimated percentage of elderly and handicapped users is 75% (SS/HC/g:7).

According to program literature, home care has five basic goals:

1. meeting the appropriate health and social needs of patients in their own homes;
2. the facilitation of more effective (not clearly defined) cost use of institutional beds;
3. the promotion of greater personal and family responsibility for health;
4. relieving the strain on a family trying to give care to someone at home; and
5. providing an alternative solution to institutionalization or the complete absence of care in the home thus ensuring some continuity of health servies (SS/HC/a:10).

Eligibility requirements for home care are fairly rigid. First of all, the patient has to be a registered member of the Alberta

Health Care Program. Both the client and his/her family must be willing to have the service provided in the home and, furthermore, family members must agree to assist in providing some of the necessary care. The client's residence must be "in an appropriate setting" apparently to ensure that services are given in a safe and effective manner. Finally, a physician must concur that the client needs medical service (SS/HC/a:10-11). In an attempt to "encourage early hospital discharge," the program is free for the first two weeks after which the cost of services is assessed and scaled according to income level and number of dependents (SS/HC/g:7-8). Medical aid is completely covered by Alberta Health Care. The client's fee for service is for support rather than health services.

A major drawback of the program is its emphasis on medical rather than social services. Unless the client has an obvious medical problem, confirmed by a medical practitioner, he or she is ineligible for home services. There are no similar province-wide programs which coordinate only support services for the elderly. "The emphasis in most provinces is to define home help in terms of health care needs. Only incidentally is the social component built into home help services. The tendency then is to superimpose a medical model on any program" (Monk, 1978:2-3). Federal priorities in health care, particularly their orientation towards traditional physician-centered services, has had an effect on provincial home care programs (Chappell, 1979: 7-11).

Although home care is not supported directly by federal grants, Ottawa has in the past determined provincial prerogatives through

requirements specified in their cost-sharing programs. Marc Lalonde, former Minister of National Health and Welfare explains Ottawa's original terms of reference:

> The traditional or generally accepted view of the health field is that the art or science of medicine has been the fount from which all improvements in health have flowed and popular belief equates the level of health with the quality of medicine. Public health and individual care provided by the public health physician, the medical practitioner, the nurse, and the acute treatment hospital have been widely regarded as responsible for improvements in health status.
>
> (Lalonde, 1974:11)

The federal government has recently adopted a more holistic approach to medicine taking into consideration both environmental needs and the paramountcy of provincial rather than federal priorities (Chappell, 1979).

Block funding for health care, with no specific program stipulations, was implemented by Ottawa in 1977, a year prior to the initiation of the Coordinated Home Care Program in Alberta. This cannot be totally unrelated to the shift in Ottawa's perception of health care needs although past federal influence is still evident in the medical orientation of home care. The city of Edmonton has on its own attempted to provide a coordinated program of support services.

The restrictive criteria defining eligibility for home care ignores the needs of single pensioners or pensioners living with individuals other than dependent family members under eighteen years of age. In the Home Care Act, family included the patient, any person living in the same household as the patient who is financially

dependent upon or responsible for the patient, and finally the parents of the patient (SS/HC/h:7-8). Potential clients without family or family support are explicitly disregarded. In practice, their differing circumstances may be considered but given the information and requirements specified, they are tacitly ignored.

As well, the arbitrary assignment of "unsuitability" to certain types of accommodations may reflect the normative biases of home care personnel rather than their fear of being unable to provide effective treatment. They are essentially closing off all options except institutionalization to people whose surroundings they may find more uncomfortable than perhaps does their client.

3. Public Health Units

The government's emphasis on community based services resulted in the establishment in 1975 of public health units administered by the government through local health units. The purpose of the program was the prevention of disease and the encouragement of continuing good health habits among the elderly (SS/PHU/a).

Nurses play a major role in the program through their involvement with the elderly and, as well, with community organizations and outreach workers. Their link with the elderly community enables the public health nurse to identify local problems and people in need of health and social services.

4. Preventive Social Services

"Preventive Social Services is designed to develop community awareness and resources, to strengthen and preserve human initiative and to preclude individual or family breakdown. It is any activity

of which all members of a community can avail themselves for the enrichment of their physical, mental, and social well-being" (SS/PSS/a:1).

The Preventive Social Services Act was passed in 1966 to facilitate the development, administration, and delivery of preventive type services. Their intended benefit to the community appears to be in the prevention of "social casualties"---persons who are chronically dependent upon external support both in the form of income and social services. This function distinguishes PSS programs from other types available in the province. These include *rehabilitative services* for "social casualties" with the potential to gain or regain their independence, and *financial assistance* for individuals requiring long-term support i.e. the chronic social casualties (SS/PSS/a:3-4). These three categories, by definition, exclude social services for chronic social casualties---individuals with no perceived chance of rehabilitation.

The community and municipality, rather than the province, are given the responsibility of identifying potential social problems--- "primary intervention" or those which can be mitigated through early social intervention, "secondary intervention". The province plays primarily a consultative-type role.

Municipal councils are the major decision making bodies; they consider all proposals and applications. Approved projects are forwarded to the PSS branch of the Department of Social Services and Community Health for further recommendation. Final approval rests with the minister.

The process may vary somewhat from one community to the next. In Edmonton, applications are first made to Edmonton Social Services. There it is reviewed by a member of the Social Planning Section and a report is submitted to the Social Services Advisory Committee---a body appointed by City Council to serve as a link with the community ---along with the application. The committee makes a recommendation back to ESS, and if accepted the proposal is prepared for submission to the City Commissioner for Public Affairs for approval on behalf of the city. Submissions are then forwarded to the PSS branch of the Department of Social Services and Community Health where, if ratified, it awaits the signature of the minister (SS/PSS/g). The bureaucratic maze to which proposals are subjected results in a long waiting period from first submission to final approval for the program's applicants.

Individuals or organizations submitting applications are encouraged to seek alternative---i.e. other than government---funding. For the majority, however, a large portion of program costs are assumed by the three levels of government. The municipality contributes at least 20% of the net deficit cost and the province up to 80% (SS/PSS/b:1-2). However, under the provisions of the Canada Assistance Plan, the federal government reimburses the province one-half of its program costs (SS/PSS/g:5).

Preventive Social Services for the elderly include drop-in centres, information and referral services, meals-on-wheels, home help and homemaker services.

5. The Alberta Assured Income Plan

Another provincial program which is partially funded by CAP is the provincial income subsidy. This supplement was first announced on January 4, 1974. Eligibility was dependent upon the pensioner's prior application and acceptance for receipt of the federal supplement---GIS. Alberta residents who, as of August 24, 1973 were 65 years or older and receiving GIS were automatically entitled to $10 offered by the province. In 1975, the government revealed its Alberta Assured Income Plan to ensure the elderly of a minimum acceptable income level (SS/AAIP/a). It differed from the previous supplement in that it was based on a sliding scale relative to income and marital status. As of January 1, 1979, single pensioners were eligible to receive from $10 to $45 while husbands and wives were entitled to $10 to $47.20 each.

6. Senior Citizens Bureau

The Senior Citizens Bureau, a provincial agency located in Edmonton, was established primarily to provide information and referral services for elderly Albertans. First outlined in the 1974 speech from the throne, the bureau (or division as it was then called) began operations in December of 1975 (SS/SCB/a). Since that time, aside from it's direct involvement with old people, the bureau has been actively encouraging the coordination of government and community programs for the elderly, supplying both with information and resource materials to facilitate this process. To this end, it distributes a bi-monthly fact sheet describing current developments within the field of aging and other, more general information of interest to

the old. The bureau also provides funding for projects within the field of gerontology and geriatrics as well as staff services to the Senior Citizens Advisory Council.

B. Hospitals and Medical Care

Alberta health benefits for the elderly are available through broadly based programs such as Alberta Health Care and others which are age specific including Geriatric Day Hospitals. There is throughout these programs an implicit medical conception of health needs which is indicative of federal influences and policy prerogatives. Cost-shared programs, particularly funding alloted for health insurance and institutional facilities, have produced physician centered services whose basic orientation is towards the treatment of existing illnesses in hospital facilities under the direct supervision of medical personnel (Chappell; 1979:8).

1. Alberta Health Care Insurance and Blue Cross

In 1972, the Alberta government released the elderly from compulsory payments for both Alberta Health Care and Blue Cross. They must first meet specified residency requirements and be 65 years of age or over. Blue Cross and Alberta Health Care cover basic health services for both the elderly and their dependents. As well, the government assumes eighty percent of prescription drug costs. In 1975, the government waived both the five dollar admission fee to hospitals and the cost of medical examinations for drivers licenses.

2. Extended Health Benefits

As of August 24th, 1973, Alberta Health Care members 65 years of age or over and their dependents were automatically eligible for

Extended Health Benefits (HMC/EXB/a). These include partial payments for glasses and dental work and full coverage for hearing aids supplied by approved dealers. There are, however, restrictions on the kinds of services covered and the frequency with which they may be used. For example, contact lenses and visual devices, often necessary for the treatment of age-related eye diseases such as cataracts, are not covered under the program. Eyeglasses will not be purchased and paid for by the government more often than once every three years. Some provision though is made for irreparable damage of lenses or vision alteration following eye surgery. Three years may be an unreasonable length of time between eyeglass lense adjustment, especially for the elderly who may experience an accelerated rate of vision deterioration. Specifying a time limit may prevent their undergoing eye examinations and necessary lense changes prior to the end of this three year period.

Medical equipment essential for long term care, is provided free of charge on an extended loan upon the submission of a written prescription by a medical practitioner. These include such devices as patient lifters, commodes, and manually operated wheelchairs. Other surgical and medical supplies such as walking aids, prosthetic garments and ostomy supplies available through retail dealers, are provided free of charge.

Coverage by Alberta Health Care and Extended Health Benefits is terminated with the death of the eligible member. Their dependents are consequently forced onto regular fee schedules. This situation creates added difficulties for an individual who may also have been

cut off from Spouse's Allowance and thus be obliged to seek alternative sources of income to pay for these health services.

3. Geriatric Day Hospitals

The rationale for establishing day hospitals is to maximize personal responsibility and independence among geriatric patients in meeting their health needs. It is also intended to delay or prevent admission into long term institutions such as auxiliary hospitals and nursing homes. Both the patient and his/her family must indicate their cooperation with the treatment plan. A similar attitude towards the family and family support was suggested in the Provincial Home Care Program. Services may include dietary counselling, speech therapy, group socialization, physiotherapy, and nursing care.

There are only three such facilities in the province. Two operate in Calgary and one in Edmonton. They are attached to auxiliary hospitals and in total serve approximately seventy-five individuals a day (Engelmann, 1979:9).

4. Nursing Homes

In the early 1960's, a task force was established to ascertain the feasibility of a contract nursing home program in Alberta. The provincial Nursing Home Act was finally passed in 1964.

Alberta to date contains approximately seventy-five contract nursing homes administered and operated by either private or public agencies (Englemann, 1979:5). Ninety percent of the residents are 65 years of age or over while forty percent of these are more than 85 years old.

Nursing homes are intended to serve individuals requiring both personal and medical attention. Patient costs vary from $5.50, $7.50 and $10.50 per diem, dependent upon the type of accommodation provided.

C. Alberta Housing and Public Works

The ministry of Housing and Public Works is responsible for the province's lodge program, subsidized apartments, Senior Citizen Home Improvement Program (SCHIP) and the new Alberta Pioneer Repairs Program which replaces it. It provides, as well, funding for local housing registries. These assist the elderly in locating available housing in the rental market. However, this is not a major government expenditure and requires no further elaboration.

1. Lodges

The lodge program offers a board and room type of accommodation for people who are still able to care for their daily needs but cannot or prefer not to prepare their own meals and maintain a household.

Lodges have been described in various brochures as 'hotel-like' accommodation offering mostly single and semi-private rooms (HPW/Housing/b). The lodge provides residents with complete meal services and takes responsibility for all laundry and linen needs. Unlike nursing homes, medical personnel are not available to administer drugs or attend to other medical problems. Residents are only accepted if they are in fairly reasonable mental and physical health.

Applicants are required to meet provincial residency requirements and submit a completed medical form. A physician must corroborate that an individual needs and is able to undertake the self-responsibility

required in a lodge program. Physicians also provide a brief medical history.

Foundations maintain and operate the lodges although provincial and federal governments assume capital costs. Specific eligibility requirements and lodge regulations may vary somewhat from one foundation to the next. By the end of 1978, Alberta had 110 lodges in full operation holding 7110 beds. Six others with a total of 272 beds are currently under construction (SS/SCB/j:3). The monthly charge for lodge accommodation as of April 1979, was $190.33 for a single room and $168.37 for a semi-private (Englemann, 1979:4).

2. Subsidized Apartments

Alberta Housing Corporation, a department of Alberta Housing and Public Works, was established in 1972 and since that time has been actively involved in providing the elderly with subsidized apartments as well as assuming responsibility for provincial lodges. As of May 1978, there were in Alberta a total of 102 housing projects, with 4979 separate apartment units. Nearly half of these were constructed after 1976 (SS/SCB/j:3). Rents are usually thirty percent of an individual's gross monthly income. This is slightly higher than the twenty-five percent suggested by the Canadian Council on Social Development (Collins; 1978:53).

Suites are usually of a studio or bachelor-type though single bedrooms are available. There are no provincially subsidized accommodations larger than a single bedroom with the exception of a few cottages. This may prove restrictive for some elderly who prefer to live with another individual, sharing both food and housing

costs, but not sleeping quarters. Bachelor suites far outnumber single bedrooms which may suggest that the province assumes that subsidized apartments should be structured around the needs of single rather than married individuals. As of 1976, 43.4% of the old were either single, widowed or divorced (Engelmann and Harper, 1978:9). As well, married individuals could be presumed to be more desirous and capable of retaining their homes though placing restrictions on the size of subsidized apartment units may effectively remove that alternative in accommodation for them.

Suites come equipped with full kitchen and bathroom facilities. Tenants are, however, responsible for their own furnishings. Lounge areas and laundry facilities are usually provided.

Applicants must have been residents of Alberta for at least one year prior to making application and/or any ten years of their lives. Preference is given to individuals with low incomes, few assets, and inadequate or expensive current living arrangements (HPW/Housing/a). A physician must certify an applicant's ability to cope with independent living. Very few apartments, however, are designed to accommodate the needs of the self-sufficient physically handicapped. Their only other usual alternative is institutionalization.

Units are built by the province with repayable loans from Central Mortgage and Housing Corporation (a federal agency) and are managed by local non-profit groups. Operation costs are paid jointly by the provincial and federal governments.

3. Senior Citizen Home Improvement Program (SCHIP)

SCHIP was initiated in 1976 to enable low income elderly to stay in their own homes. The Alberta Pioneer Repairs Program, commencing July 1st, 1979 is a similar program which doubles the maximum amount of money available and raises the income ceiling of applicants to $12,000 (Edmonton Journal, May 3rd, 1979).

When the SCHIP program was first implemented only individuals receiving AAIP support were eligible for the grant. The maximum amount of money available was $1,000. However, by 1977 the Alberta government lifted that particular restriction and determined that homeowners with a combined income of less than $9,000 should be eligible to enter the program. They maintained the maximum grant allotment but renamed the program SCHIP-Phase II. Previous SCHIP recipients were ineligible for further funding under Phase II. Both groups of recipients (i.e. phases one and two) are re-eligible for the new subsidy. Under the Pioneer Repairs Program, individuals with a combined income of less than $9,000 are eligible for the full grant of $2,000, after which the grant allotment is scaled according to income (Edmonton Journal, July 3rd, 1979).

SCHIP provided more than 36,000 applicants with grants and, an estimated 55,000 individuals are eligible under the new Pioneer Repairs program (Edmonton Journal, May 3rd, 1979).

The SCHIP grants applied to any permanently installed renovations or repairs on the housing unit. Unlike SCHIP the Pioneer Repairs Program allows the elderly to purchase or repair large household appliances such as stoves and refrigerators (Edmonton Journal,

July 3, 1979). While projects do not require prior approval, programs which are deemed unacceptable i.e. fall outside the approved schedule of expenditures will not be reimbursed. The department checks all repairs to ensure that the work has actually been carried out although itemized bills must be submitted to their offices.

Pensioners whose expenditures have been approved receive a stamped Invoice Approval Form which they may take to their banks for reimbursement. Some elderly may be required to pay their own repair bills while awaiting department approval of their expenditures.

No presently divorced or legally separated pensioner who was living with their spouse or former spouse at the time a grant was received may receive further monies for their new residence (HPW/SCHIP/a:9). They may, however, qualify under the new program.

The next four ministries whose programs will be discussed, Advanced Education and Manpower, Consumer and Corporate Affairs, Municipal Affairs, and Recreation, Parks and Wildlife, do not share their programs' costs with the federal government.

D. Advanced Education and Manpower

The department of Advanced Education and Manpower provides two types of old age programs:

1) continuing education and

2) pre-retirement planning.

1. Continuing Education

The ministry of Advanced Education and Manpower emphasizes continuing educational experiences for the older adult. Their programs are "...designed to be integrated on a part-time basis into the

ongoing life styles of adults as part of a system of recurrent education" (AEM/CE/c:1). Originally, courses were established for individuals 65 years of age and over, but at least one institution, the University of Alberta, lowered its age requirement to sixty in 1979 because of the greater number of people retiring at earlier ages.

Continuing educational programs may be initiated through the collective efforts of Local Further Education Councils, Local Housing Authorities (subunits of Further Education Councils) or community organizations for the elderly. An example of such programs include those sponsored by Calgary's Kerby Assembly (an agency for the elderly) through the University of Calgary. The centre offered a course on local natural history, "An Introduction to the Wild Plants and Birds of the Calgary Area". It consisted of a series of lectures and field trips and was available to anyone over the age of 65 living south of Red Deer (AEM/CE/6).

2. Pre-Retirement Planning

On September 16th, 1976, a report entitled "Retirement in Alberta", was released to the public. Commissioned by Advanced Education and Manpower in cooperation with Recreation, Parks and Wildlife and the Secretary of State, the report was based upon a study initiated in 1972 which analyzed both the actual and anticipated retirement experiences of individuals 45 to 75 years of age residing in both rural and urban areas. Their findings formed the basis of a provincial government program designed to assist Albertans in preparing for their retirement (AEM/RP/a).

The study suggested that there were a hierarchy of needs affecting retirement satisfaction. These included basic physical needs which were considered essential though in themselves insufficient in ensuring retirement satisfaction. They included adequate finances, retirement preparation and health. These provided the base from which higher order needs may be fulfilled. Security needs are the next level of the hierarchy. These include personal attitudes and characteristics, adequacy of accommodation, relocation affecting access to friends and family and finally, voluntary versus involuntary retirement. At the apex are psychological needs, defined as "...sources of personal growth which lead to greater success and happiness in retirement," (AEM/RP/d:6). These consist of hobbies, interests and activities, freedom and reduced responsibilities, and friendships.

Retirement satisfaction then is pictured similarly to a Maslovian hierarchy of needs. Physical needs form the base, followed by security and then psychological needs.

Given the results of the study, the researchers concluded that two distinct types of retirement programs were needed; informational and counselling. "It appears that most people approaching retirement would benefit from information regarding this process; others would need a more indepth counselling process if personality and environment combinations forecasted a probable unhappy retirement" (AEM/RP/a:3-4). For the present, however, the mandate of the government is the design of suitable prepatory educational programs to stimulate interest and involvement in pre-retirement programs. To this end, they have put together a package of booklets for employers and employees

as well as guides for individuals interested in conducting pre-retirement seminars. Two books, "Are You Ready" and "Life-Planning Retirement" were imported from Ontario.

Other major recommendations of the report were the continuation of support for existing services such as home care, home improvement programs, old-age housing, "interest" courses, tuition free credit courses and so on. These were seen as essential to retirement satisfaction, thus apparently verifying the government's 'good work' of the past few years.

E. Consumer and Corporate Affairs

The ministry of Consumer and Corporate Affairs has established educational types of programs conceivably of interest to the elderly. They offer a preventive type of approach to consumer problems based at a community level. Their programs include a new television series, "The Compleat Consumer" which consists of fifteen minute video cassettes developed by ACCESS, an educational television service, with the assistance of Alberta Consumer and Corporate Affairs. This series attempts to provide information of interest and use to a range of age groups. Programs deal with personal services such as dance and dating clubs, health products, and "mind improvement" services. Insights on how best to deal with these businesses are passed on to the consumer. Tips on handling door to door salesmen with their barrage of high pressure sales techniques are also a part of this educational package. The program, which was produced especially for the elderly, is entitled "Getting Granny". It describes methods of dealing with salesmen and contractors (CCA/CH/j).

A related assortment of information is called "Consumer Tips for Seniors". It consists of a series of pamphlets which deal with similar kinds of concerns as the television series. While some of the information pertains directly to actual services for the elderly offered through other government ministries, there are no references made to these. For example, one of the "consumer tips" describes home improvement but ignores the SCHIP, now the Alberta Pioneer Repairs Program, availabe through the ministry of Housing and Public Works (CCA/CE/d). In another 'tip', "Consumer Complaints and SCHIP," the program is mentioned (CCA/CE/f). Another hint for the consumer, this one on purchasing a hearing aid, fails to connect the elderly with the Extended Health Benefits program which covers the cost of hearing aids from approved dealers. These findings suggest that this ministry may have made no special effort to provide information of direct relevance to the old. As well, it reinforces the need for coordination and communication between government ministries.

Some other informational pamphlets, employing a question and answer type of format, address similar concerns as those previously discussed (CCA/CE/b). Consumer and Corporate Affairs appears to have relatively few messages to pass on to the consumer, but has been ingenious in devising alternative ways of providing the same information about salesmen, contractors and consumer shopping.

As previously mentioned, a major goal of the ministry has been the provision of services at a community level. They are interested in assisting groups to provide preventive consumer education. For example, in 1978 a program entitled "Getting Along in the Market" was

offered through Edmonton's Society for the Retired and Semi-Retired. It was intended to reach primarily the disadvantaged in the community ---"people victimized by their economic circumstances"---in this particular case, the elderly (CCA/CE/n).

F. Recreation, Parks and Wildlife

This particular ministry has an obvious role to play in promoting the benefits of retirement and leisure. In fact, they suggest that one day leisure will be as highly revered as work. Consequently, leisure type activities should be considered an "...integral component of the team approach by the community in effectively meeting the needs of the older person: the satisfying and constructive use of leisure time is a big factor in maintaining a high level of morale and self image of the individual at any age" (RPW/M/a:2).

Services for the elderly are provided through one section of the department, Recreation Services to Special Groups, who provide, "...consultative services, information, leadership development and financial assistance to various clientele to facilitate greater recreation opportunities for the mentally and physically disabled, preschool and school age children, senior citizens, and those in correctional systems, while making the public aware of the existence and needs of these individuals and groups" (RPW/M/a:1). The main thrust of their old-age programs and the focus of this discussion will be on leadership training and maintenance programs. Financial assistance is also provided, in the form of grants, to provincial associations working with the elderly.

1. Maintenance Programs

Maintenance programs are available to the elderly through institutional workshops and organizations. Similar educational-type services have been offered to people working with the old to enable them to coordinate regular fitness classes on their own.

The rationale for providing maintenance programs is in their perceived ability to relieve the "sedentary life of retirement". While extolling the benefits of regular exercise throughout the life cycle they suggest that, "It is equally as comforting to approach retirement with a bankroll of physical resources as well as a bankroll of sufficient financial reserves. Indeed, a fit and active body can be of immense wealth to the older person" (RPW/M/f,A:2).

2. Leadership Training

Recreation Services to special groups also provides leadership training courses for the elderly. One of these, entitled Pioneer Courses, is for people who enjoy the outdoors and outdoor activities and would like to increase their personal skills and knowledge so they may eventually pass on their training to others within the community (RPW/LT/h). Special Groups offers both winter programs such as cross country skiing, winter bush survival, and snowshoeing and summer activities including canoeing and backpacking. Courses are similar to those offered to other age groups. However, special consideration is given for the decreased stamina and muscle strength of the old. A hike, for example, may be extended by a day. Preference for attending courses is given to individuals sponsored by community agencies or organizations (RPW/LT/h:7).

Leadership development workshops, another program offering, involves diverse groups of individuals with a common interest in the old. They may involve students, recreation program leaders, lodge, nursing home, and auxiliary hospital staff, public health nurses, fitness instructors, and the elderly as well (RPW/LT/g). The emphasis in these workshops is on the gradual development of personal leadership and community development skills, policy and program planning, and communication and group dynamics. Workshops are offered for individuals at different levels of expertise. The department has developed a three year step-by-step program. The first year workshop focuses on the individual's personal skills, year two on his leadership abilities and, in the third year, on community development skills (RPW/LT/b). The department also sponsors other, usually one day workshops, for different groups such as community volunteers (RPW/LT/f).

G. Municipal Affairs

The ministry of Municipal Affairs has implemented two programs for the elderly; the Property Tax Rebate and Renter's Assistance Grant.

1. Property Tax Rebate

The province has a tax reduction program which subsumes the entire provincial school tax on all homes and on most farmlands. There are other taxes, however, levied on behalf of the local school board (MA/TR/a).

The program operates according to the specified amount of property tax the province is willing to pay. As of 1978, the maximum

allowable was $200.00 for all homeowners with the exception of the elderly whose ceiling was raised to $400.00 The amount paid by the government is first calculated by adding up the total property tax, which is based on an assessment of property value. If this is equal to or less than $400.00 ($200.00 for people under 65), the government makes up the difference between the assessed property tax and the provincial school tax. For example, if the provincial school tax is $180.00 and the property tax is greater than $400.00, the government will pay $220.00. If the property tax is $200.00, the government pays $20.00 and so on. The higher the property value, up to $400.00, the greater the provincial tax reduction. If it can be assumed that property value is roughly related to wage status, then the property tax reduction benefit appears, overall, to be a regressive tax measure.

2. Renter's Assistance Grant

In 1972, Municipal Affairs introduced a Renter's Assistance Grant program providing $30.00 for any individual 65 years of age or over who rented living accommodation for not less than one hundred and twenty days of the year. The current rebate is $250.00 though increasing to $500.00 for the 1979 rental year, and is applied for directly to the ministry. Husbands and wives cannot both receive a renter's grant (MA/KA/a).

This money is in lieu of renter assistance credit provided under the Alberta Income Tax Act (MA/RA/b). This tax credit may be claimed by individuals who, during the taxation year, rented a residence for 120 days or more. Calculating this tax credit (which is a part of the regular income tax form), involves adding a percentage of the total

rental payments and deducting a percentage of taxable income for rental payments of $500.00 or more. Alternative provisions are made for rental payments of less than $500.00. This tax credit is usually not less than fifty dollars which is considerably lower than the rental rebate. However, the latter is neither scaled to income nor to rental costs. It is a straight cash payment for which any individual meeting the residency and age requirements may apply. As well, restricting the grant to one per household is inconsistent with other provincial programs which differentiate between benefits for single and married pensioners.

Throughout the preceding discussion, old-age programs were grouped according to the ministry largely responsible for their implementation and administration. Distinctions between strictly provincially funded and cost-shared programs were not made. However, as the following chapter explains, such a distinction is necessary in order to reduce federal influences when examining ways in which the Alberta government incorporates a market ideology into its old-age programs.

CHAPTER 4

CONTENT ANALYSIS OF ALBERTA GOVERNMENT DOCUMENTS

All of the preceding provincial program documents were content analyzed in order to assess their role in relation to poverty in old age. During the course of the research, however, it became apparent that neither these, nor the pension programs described earlier, could be discussed without consideration of joint federal-provincial influences.

The provinces' role in pension policy negotiation, though not related specifically from the standpoint of Alberta's involvement, was significant. Alberta government representatives supported the final proposal, and the province is currently making ample use of pension fund monies for its capital investments.

The economic effects of inadequate pension programs on the elderly have previously been examined and related to their past participation in the labour market, or wage status. The market ethos, a cultural manifestation of Canadian market economies, is pervasive throughout pension policies though expressed in euphemisms which soften its Hobbesian edges. "Possessive individualism" has, through the years, been translated into independence, self-reliance, and self-sufficiency (Bryden, 1974:21-24).

A moderating influence on the market ethos was the economic depression of the 1930's, which shifted responsibility for poverty away from the individual to the vagaries of a market economy and necessitated state intervention to aid the impoverished. However,

rather than imposing systematic changes to radically alter existing social arrangements, these were basically maintained and the government assumed a different relationship to both these market institutions and, the poor. "...the role of the state vis-a-vis the poor (was) to compensate for these short comings of the market by providing the opportunities denied the individuals by markets" (Wachtel, 1971:189). Their commitment to equalizing opportunities within existing market structures provides a rationalization for the creation of a welfare state, though one which simultaneously incorporates into its programs a market ideology.

It is argued that the nexus between Alberta provincial and federal policies and programs for the old is grounded in their economic, political, and socio-cultural interdependence, and reinforced by a common economic tradition manifested by a market ethos---liberalized, though never totally subdued, by concessions to the ideologies of a welfare state.

The interdependence of the provincial and federal governments has already been described as implicit in a cooperative federalist system. The pervasiveness in pension policies of both market ideology and traditional conceptions of male/female roles has been demonstrated and related to poverty in old age. Despite the interconnectedness of provincial-federal policies, particularly in more recent years, poverty among the elderly has been interpreted as largely a federal responsibility since they are presumed to have ultimate authority over pension policies. The next section attempts to critically examine, through a content analysis, Alberta provincial programs and policies

for the elderly to evaluate these in relation to perceived causes of old age poverty.

The content analysis of government documents produced five major themes, common throughout most of the programs. Frequencies were not tabulated because the basic approach was a qualitative content analysis. As well, the material varied from one ministry to the next---particularly in the actual number of documents available and the degree of detail with which programs were described. However, there was no assurance that these findings did not merely reflect the prerogatives of the federal rather than provincial government. Determining that the Alberta government does not merely passively mirror federal policies because they are constrained by federal fiscal arrangements to do otherwise is critical. Such an argument though, legitimizes any built-in disparities found in provincial programs. Further, it avoids pressuring local governments to examine, evaluate, and effectively alter current program offerings or challenge Ottawa's own social and economic policies. In order to reduce the likelihood of federal policy biases in provincial services, cost-shared programs were eliminated from the analysis. Given the nature of cooperative federalism and the pervasiveness of past federal influences, this can only serve to diminish but not eliminate federal policy prerogatives.

The most comprehensive information on cost-shared programs available publicly is provided through Alberta Federal and Intergovernmental Affairs, particularly in their "Inventory of Federal-Provincial Programs in Alberta" and latest annual reports. Even these sources of information are somewhat vague on particular cost-sharing

schemes. For example, they describe the Canada Assistance Plan as a major cost-sharing venture but fail to specify the various programs funded by CAP. However, information about funding sources was also available through other provincial ministries and a fairly accurate list of cost-shared programs was eventually compiled. They include the following, listed by their specific ministries.

A. Social Services and Community Health

1. Preventive Social Services
2. Alberta Assured Income Plan
3. Public Health Units

B. Hospital and Medical Care

All major programs for the elderly provided through this ministry are cost-shared with National Health and Welfare.

C. Housing and Public Works

1. Lodges
2. Subsidized Apartments

Thus, the programs discussed include:

I. Social Services and Community Health

1. Provincial Coordinated Home Care Program
2. Senior Citizens Advisory Council
3. Senior Citizens Bureau

II. Advanced Education and Manpower

1. Pre-Retirement Planning
2. Continuing Education

III. Municipal Affairs

1. Renter's Assistance Grant
2. Provincial Property Tax Reduction

IV. Consumer and Corporate Affairs

1. Consumer Education Programs

V. Recreation, Parks and Wildlife

1. Maintenance Programs
2. Leadership Programs

The major themes under which the findings will be presented include:

1. Assumed history of self-sufficiency and personal responsibility and continued desire to maintain this independence.
2. Assumptions of a steady job history.
3. The desirability of continued contribution and participation in community life.
4. Assumptions of adequate finances and ability to meet basic needs.
5. Traditional male/female roles and family relationships.

A. Assumed history of self-sufficiency, personal responsibiltiy, and continued desire to maintain this independence:

One of the most dominant and recurring themes throughout the various government documents is the perceived desire of the elderly to maintain their independence as the self-sustaining, hard-working,

hard-nosed pioneers. The most determined advocate of this principle is the Senior Citizens Advisory Council; the body appointed to recommend policy and program directives for the different ministries throughout the government. The Advisory Council has a set formula for the professional, ministerial, and community affiliations of its membership, which automatically excludes representation from other groups who may have less obvious and direct association with the provincial government. Coupled with this compositional selectivity is their procedure for choosing council members through appointments ratified by the Minister of Social Services and Community Health, rather than election. These further observations suggest that this body may, more than any other, reflect general provincial prerogatives in the field of aging. The following expresses the Council's perception of characteristics of the elderly:

> Most seniors grew up in a period where independence and self-reliance was a source of dignity. How long would such a person use a service presented as a form of charity or welfare? How long would they use a home help worker who took control away from them? The Council feels the elderly and their organizations have a major critical role to play in the planning body and in fact in helping determine the makeup of such a body.
>
> (SS/AC/f:13)

This message carries with it an implicit assumption of past independence and continued desire to remain self-reliant, characteristic of the market ethos and insensitive to the existence of the elderly welfare poor.

Helen Hunley, in her Ministerial statement on the Coordinated Home Care Program, reiterates this theme:

> Mr. Speaker, the implementation of this exciting program reaffirms our government's intention to encourage in the citizens of Alberta a high degree of self-sufficiency. We all know and appreciate that an individual's capability for independence bears directly on that person's self-esteem, dignity, and general well-being.
> (SS/HC/f:5)

The perceived elements of choice and of control over self-destiny negates the reality of welfare-created dependencies. Social workers, under the directives of the provincial welfare system, determine the amount of financial assistance for each welfare recipient and the sum allotted for each specific expenditure. Once their clients have begun to receive OAS support, however, social workers are no longer required to maintain this contact with them. Pensioners are instead left alone to deal with the realities of their poverty and systematically engendered dependence. Added to this somewhat abrupt shift from previous financial and personal accountability to "independence" and "self-reliance", is a probable increase in their retirement income, rather than what is commonly held to be a decrease.

The exact amount of social assistance allotted to welfare recipients for items such as rent is not pre-determined but rather varies up to a maximum allowable. Thus, if an individual is able to find a room for, say $85 per month, social assistance will pay his/her rent costs. Other expenditures including food, clothing, personal and household allowance are based on a formula which takes into account the number of dependents and required length of assistance ---i.e. short or long term. It consequently varies less for individuals in similar circumstances. The basic living allowance (which excludes rent) for adults with no dependents on long-term assistance is $130

per month with some provision made for rising food costs (Social Services and Community Health, April 1, 1979). Thus, social assistance may be considerably less than the total maximum OAS, GIS, and AAIP payments which were $349.50 a month effective January 1, 1979.

Experience as an outreach worker among pensioners who were once welfare recipients or were in the process of making this transition, afforded an opportunity to observe the implications of this alteration in income source and amount. Systematic empirical verification was impossible since these pensioners were known only over a short period of time. However, some observed patterns were suggestive. Individuals with a history of alcohol addiction, no longer constrained by the welfare system and its social workers, had the freedom to increase their alcohol consumption. As well, known alcoholics looking for accommodation were often placed in subsidized municipal housing with other elderly alcoholics thus conceivably reinforcing their dependencies. Another, perhaps unintentional result, was that such segregation from the main-stream effectively removed them from sight and, consequently, from services which social workers had previously been obliged to connect them to and about which they had limited knowledge on their own. Such people may be the chronic social casualties previously described in the thesis. These observations were made on several occasions and were verbally supported by a municipal housing worker. They are, however, restricted to experience within the Strathcona area of Edmonton.

B. Steady Job History:

Programs and services for the elderly are usually predicated on the assumption that an individual is retiring---that is, formally withdrawing from the labour force, and experiencing a decrease in income and a corresponding increase in leisure time. Therefore, he or she is seen to need both direct and indirect income support, as well as community services, pre-retirement programs, and other services with which to occupy unstructured time.

Typically, normative patterns of labour force participation, particularly extended and uninterrupted employment, evident in pension policies, are also found in provincial programs. However, a history of welfare dependency, unconventional employment patterns such as interrupted labour force participation and late entry into the labour market may limit the usefulness of some provincial programs, especially leisure-time activities and pre-retirement planning.

Representatives from the Family Bureau of Greater Winnipeg, when presenting a brief to the Special Senate Committee on poverty, suggested that for the working poor (and, it could be added, the welfare poor): "...such luxuries as recreation and supplemental purchasing power do not often exist... Our communities are not geared to supporting low-income people who lack purchasing power or social influence" (Special Senate Committee, 1971:23). Their observations have been confirmed elsewhere (Reismann, 1954; Tissue and Wells, 1971).

Recreation Services to Special Groups implicitly supports the validity of these types of observations by the kinds of programs they

provide and the orientation towards physical fitness and recreation these assume. They appear not to recognize the differential accessibility of recreational services, especially as they suggest that recreational activities are necessary for the development of high morale and a positive self-image at any age (KPW/M/a:2). As well, their appeal to the elderly must be somewhat selective since leisure time programs can be expensive---particularly their own Pioneer Courses which offer outdoor activities such as cross country skiing and camping at a cost of $16 per day for food, accommodation, and instruction. Transportation costs are additional (RPW/LT/h:7). Some equipment is provided, although by encouraging continued recreational participation and leadership roles in recreational activities, the department is assuming an ability to purchase or rent equipment on a long term basis.

Their basic philosophy is best summed up in the following quote:

> The Recreation Services to Special Groups Section believes that service to the aging person is a dynamic on-going process directed at maintaining or re-establishing the individual at as complete a level of physical-psycho-social functioning as possible. Recreation or leisure time services must be considered an integral component of the team approach by the community in effectively meeting the needs of the older person: the satisfying and constructive use of leisure time is a key factor in maintaining a high level of morale and self-image of the individual at any age. For many retired people (and formal retirement can now occur in mid-forties) almost 100 percent of their time can be predicated to leisure. In the delivery of our services to the senior citizen in Alberta, it can be said that: <u>our motive is</u>: a future in which retirement may become the major career of most older men and women.
> (RPW/M/a:2)

However, they also recognize the predominance of the traditional work ethic, and present an argument using normative behavioural expectations, supportive of the status quo, to rationalize their own leisure programs. "In the same way that entry into kindergarten, high school and college, and the first job are events in the stream of life, retirement is to be looked upon as the beginning of a new life experience (KPW/M/f,J:6).

Similar messages were seen to exist in the pension programs. This assumption of the paramountcy of work---another manifestation of the market ethos---is also evident in material on pre-retirement planning distributed through Advanced Education and Manpower. As well, their university course offerings assume particular attitudes towards learning and education, similar to those expressed by the ministry of Recreation, Parks and Wildlife. Recently, Bert Hohol, previous minister of Advanced Education and Manpower, stated that he wanted all elderly Albertans to participate in life-long education (AEM/CE/a:2).

The following quote comes from a pre-retirement booklet and illustrates the predominance of a market ethos through an assumed history of continual employment and maximum productivity---characteristics which, similar to pension policies, fail to recognize housework as legitimate and productive labour and also associates maximum productivity with particular occupations and wage statuses.

> Attitudes towards work, yours and those of the people around you, will play an important part in how you get on in retirement. These attitudes are frequently rooted in the work ethic. From this tough-minded perspective, work is worshipped as the true path and our shield against idleness and worldly temptation. Leisure is equated with pleasure, pleasure with sin, and sin with guilt. Look and

you will find traces of that equation within yourself and in others around you.

But though it is chic to speak with a certain disdain of this work ethic, one of its long-term effects has been to raise the average standard of living in the West to a level unknown at any other time. It is unusual for humanistic values to flourish in the midst of poverty; the capacity to produce tremendous wealth has set the stage for a humanism heretofore impossible. The price of this possibility has already been paid by the generations of our ancestors who met the challenge of founding a new and prosperous country. ...Only in this century have advances in physical technology enabled the individual to attain relative freedom from toil. But a shorter work week and more discretionary time has not meant a fundamental change in our attitudes towards work. Working continues to be that which gives our lives meaning and value.

(AEM/RP/f:3-4)

They go on to state their own tacit support for this market ethos:

Working is a mixed blessing. On the positive side, it provides a sense of purpose and helps structure time. Many of life's details are regulated and usually in a rather comfortable fashion. You have the opportunity to interact and share experiences with a diverse group of people; social interchange and friendship are part of the work situation for most people. You get a feeling of belonging, being part of the team, and accomplishing tasks that would be impossible by yourself. Since you have been with the company for quite a few years, it is likely you are a foreman, supervisor, or a manager. All that adds up to status and respect. And there is the feeling of self-esteem that comes from paying your own way, from being productive and independent...

On the negative side is the narcotic feeling of routine. Adjusting to the comfortable cycle of work/eat/sleep, work/eat/sleep can close you off to new experiences.

(AEM/RP/f:6)

...in your work role, you may have exercised considerable authority. Give up the habit of commanding others, willingly put aside the authority that went with your role; you will find yourself prized as a listener and advisor.

(AEM/RP/f:10)

The good feeling of involvement in life that working provides may encourage you to start a new career, even if you have adequate retirement income.

(AEM/RP/f:21)

As well, despite the fact that at least 56.4% of the elderly live in poverty and require financial supplementation, the ministry stated in their three year study of retirement in Alberta that only 10% of retired Albertans actually reported experiencing financial difficulties (AEM/RP/d:7). The composition of their sample, definition of "financial difficulties", and possible reluctance on the part of respondents to admit difficulties for fear of forfeiting a portion of that "pioneering spirit" may account for this finding. The high proportions of working and welfare poor alone belie its authenticity. The acceptance of this particular interpretation of "financial difficulties" implicitly supports disparities in old age incomes and, consequently, the inequalities inherent within the existing status quo.

C. Continued Contribution and Participation in Community Life

In Canada, particularly during the pioneer period, the old with family attachments were generally considered valued members of these families and of the community. "Grandparents were an integral part of the family, sharing in the subsistence which it provided and also, to the extent of their capacity, in the endless tasks to be performed" (Bryden, 1974:22).

Industrialization weakened the economic viability of the extended family. Mandatory retirement, effectively removed the elderly from their traditional roles within the family and the work force. Responsibilities and opportunities denied, the elderly have been nonetheless dissuaded from "wasting their lives in idleness." The content analysis suggested that, although they are unable to participate by traditional means and through traditional channels, the old

are still being urged to contribute to the general well-being of their society. This is perhaps a concession to the inbred fear of idleness fostered by the market ethos. For example, the Senior Citizens Advisory Council explicitly supports this continual involvement by the elderly and their integration into community life:

> "The report again reflects the broad approach taken by the Council in assessing the needs of older people and the way these needs might be met, some in the short-term, some in the long-term. It continues to stress the desirability of seeing the aged as an integral and active part of our society with all appropriate responsibilities as well as expectations".
>
> (SS/AC/d)

And as an indication of the type of message directed to the elderly themselves, a quote from Advanced Education and Manpower: "Making a better life for our children and grandchildren has been a driving force for Canadians in the whole of this century. But if we sit back now, retiring from living and leadership, if we accept segregation from the mainstream of our own culture, all that effort will be for nothing" (AEM/RP/f:25).

It is conceivable that "chronic social casualties"---i.e., the welfare poor---would not be pictured among those Canadians. Similarly ignored are the working poor whose poverty has already established barriers between themselves and the mainstream.

D. Assumption of Adequate Finances and Ability to Meet Basic Needs:

This category has an obvious relationship to the first two discussed---a history of self-reliance and steady employment. These assume an ability and desire to maintain basic needs. "...it must be remembered that the majority, probably 80% at any one time, of

older persons are able and anxious to provide for themselves. They need only to be assured of an adequate income, opportunities for continuing involvement with family and friends, and the security of appropriate housing and normal medical and hospital services" (SS/AC/f:2).

If not acquired through individual effort, the government would adequately provide these for pensioners. Interestingly, the provincial programs set up to provide such services are also usually those which are cost-shared with the federal government. The distinctive role of the province, when not financially affiliated or constrained by Ottawa, may be to provide programs which extend beyond basic physical and economic necessities to perceived social and psychological needs. Indeed, basic needs may be totally disregarded or assumed. For example, the ministry of Recreation, Parks and Wildlife, in relating nutritional advice to the elderly, suggests that they should "REMEMBER, the combination of regular exercise and a nutritionally balanced and weight maintenance diet cannot only enhance the quality of your life, but can add years to your life expectancy. THE CHOICE IS YOURS" (RPW/M/f;H:14). Although the relationship between income and diet is a significant one, the connection between them is not made. Nutritionally balanced meals require expenditures often beyond the financial capabilities of low-income people---both young and old. The choice is often not theirs; food together with housing contribute most dramatically to increases in the cost of living (Collins, 1978).

Home care admission criteria includes the provision that the home be a suitable environment for administering care. However, this

assessment is dependent upon the subjective evaluation of home care personnel after an initial service call, and may function to systematically eliminate certain types of individuals from the program. Since outreach work involves home visitation, the living conditions of some elderly became well known.

A significant number of accommodations surveyed were, by any objective standards, substandard---but they were cheap. Further, subsidized municipally owned housing is not readily available: Waiting lists often extend past a year. Denying Home Care Services to people whose accommodations were deemed unsuitable reduces their alternatives to either institutionalization or no services at all. While no data is available which verifies the existence of a causal link between rejection for home care services and institutionalization, or perhaps premature death or permanent disability due to lack of home care services and rejection of institutionalization, such a relationship is not inconceivable.

The welfare poor may be the hardest hit by this policy. Since social allowance policy imposes a rent ceiling past which individuals are obligated to share costs, welfare recipients tend to live in low-cost housing. OAS, GIS, and AAIP do not on their own provide a sufficient amount of income to upgrade accommodation. Available subsidized housing is, as well, difficult to find and even if such housing is available, people situated in a residence and district over a number of years dislike leaving it. Consequently their accommodation may not only be cheap but old as well, and thus less likely to pass inspection by home care personnel.

Another illustration of home care's selectivity and non-recognition of financial difficulty is their attempt to discourage program abuse by charging patients a user's fee: "Patient charges can be an effective disincentive for program abuse, even if they are not high enough to contribute significant revenue for the program" (SS/HC/j:12). It may, as well, prevent its use. Housing and Public Works' program SCHIP also assumes an ability to pay for home repairs prior to government reimbursement (HPW/SCHIP/b:9). The abhorrence of "handouts" is made fairly clear and is compatible with a market tradition.

The most blatant denial of the real financial insecurities facing many elderly comes from the ministry of Advanced Education and Manpower in another of their pre-retirement counselling booklets:

> People getting ready to retire usually talk about two topics---money and what they are going to do. We have avoided starting from the financial side of retirement planning because it tends to restrict thinking about what is possible. Financial limitations in retirement are real enough but they only serve as boundaries within which imagination and innovation create new opportunities. We believe resourcefulness is *just* as important as resources (italics added).
>
> (AEM/RP/e:2)

E. Traditional Male/Female Roles and Family Relationships:

Throughout the analysis of government documents several common patterns were evident with respect to their characterization of the elderly or their needs. However, with respect to male/female roles and relationships, ministries appear to differ. The most obvious discrepancy exists between the ministries of Advanced Education and Manpower, and Recreation, Parks and Wildlife---which explicitly assume traditional employment patterns and a formal exit from the labour

force, and the ministry of Consumer and Corporate Affairs---which concentrates on domestic concerns.

The following quote from Recreation, Parks and Wildlife illustrates the orientation of that particular ministry which is consistent with the attitude of Advanced Education and Manpower:

> It is one of the biases of our time that the individual spends a quarter of his lifetime preparing for a work-oriented society but with little or no preparation for the final quarter of what should be the most rewarding of all---retirement, when one has *complete choice* of the use of his time to do with what he chooses to do. (italics added).
>
> (RPW/M/f,k:2)

The statement appears to contain an implicit rationalization for leisure. However, it also harbours assumptions about particular types and levels of educational achievements and labour force participation and exits. Work outside of the traditional labour market, such as in the home, which have no formal retirements, are explicitly ignored.

Both this ministry and Advanced Education and Manpower project a traditional male bias. The message throughout their literature is that the dramatic shift from labour force participation and interaction with colleagues into a life of retirement necessitates special programs and rationalizations to aid the individual in *his* adjustment. "To suggest to a person who has perhaps 30 to 40 years of his/her life in a rewarding job situation, that a craft or hobby is a meaningful replacement poses a dilemma---today's educational standards place a high status norm on academic achievements and even if pursued, a craft or hobby in one's home does not replace the social interaction that took place with former co-workers" (RPW/M/f,k:3).

This pattern of employment is far more common to males of a particular wage status than to either women, the working poor, or the welfare poor. The department of Recreation, Parks and Wildlife does not explicitly differentiate between male and female but their conceptions of the difficulties involved with retirement arise from the assumption of its being a sudden removal from a previous pattern of labour force participation---uninterrupted and extended over a period of years. Although women do engage in this type of employment, they are usually not found among the poor, particularly the downwardly mobile. That is, their own retirement income is not dependent upon their spouses'.

Advanced Education and Manpower assumes similar traditional male/female roles but far more explicitly:

> The impact of retirement is different for different types of life circumstances. The effect of retirement will be diminished by involvements that are not centered around working. The impact is greatest for the man or woman who has worked at one steady job for thirty years. If you are single, or have no enduring family ties, the impact is even more significant.
>
> If you are a woman who has raised a family and then returned to work in her forties, you have already had some practice shifting gears, and can probably deal with the changes a little more easily. Your challenges may center around working while your husband is retired. Retired husbands tend to need more care and more attention and more of everything.
>
> Which brings us to the woman who has been a home-maker from her early twenties. If you are such a woman, chances are you will never retire and will never lack for things to do. It's true that you have experienced certain changing patterns in your life. You may have quit your job to marry, get a house together and raise a family. Then, as the children grew up and left home, you have adjusted your life-style again. But such changes grow one out of the other and don't force the issue of unstructured time on you all at once. Your adventure in retirement will focus on how to live with your husband twenty-four hours a day, a husband who may not have enough to keep him busy.
>
> (AEM/RP/f:7-8).

Normative sex role expectations are also evident in pension policies and result in the impoverishment of some old women. Provincial programs, which harbour similar assumptions, may not have the same economic effects but are potentially less useful to women who have remained in their homes or participated in the labour force for short or interrupted periods. These programs assume that retirement is not a personal crisis for women because a woman's work is, after all, never done.

Consumer and Corporate Affairs takes a different perspective entirely. In one of their publications, they attempt to acquaint the elderly with the hazards of door-to-door salesmen---implicitly suggesting that old people were more vulnerable to such intrusions:

> Emily, a 91 year old widow, lived by herself in a small house. One day a door-to-door salesman came to her door selling building siding. During the several hours that the salesman spent in Emily's home, he exerted pressure on her to the extent that she became fatigued, upset and overwhelmed. She eventually signed a building siding sales contract in the amount of $2,100. Although she wanted to make a small down payment, the salesman (sic) convinced her to pay the entire amount.
> (CCA/CE/b:1)

The fact that a woman, Emily, rather than a man, Frank, was in trouble may be significant, reflecting a traditional, paternal attitude towards women---particularly widowed women. It is less likely that a man would be pictured as "fatigued, upset and overwhelmed".

The message of vulnerability is clear and is reinforced in their other material:

"Get a firm price in writing." (CCA/CE/e)

"Don't be gullible. Don't be pressured!" (CCA/CE/h)

They are addressing what they conceive to be the most vulnerable segment of the aged---the widowed female whose husband had previously taken care of the high-pressure salesman and home repair. Even their television programs reflect this orientation: "Getting Granny" could have been entitled "Getting Grandpa" although the message might not have been perceived as easily.

The Senior Citizens Home Improvement Program, which has been replaced as of July 1, 1979 by the Alberta Pioneer Repairs Program, provides another interesting example of traditional conceptions of male/female roles and relationships.

In its description of the service, the Order in Council stated that "No divorced or legally separated person who was living with his spouse or former spouse at the time that his spouse or former spouse received a grant under this Schedule or under Schedule 1 of Alberta Regulation 353/75 is eligible for a grant under this Schedule" (HPW/SCHIP/a:9). They would though be eligible to apply under the new program. However, this policy still clearly discriminates against people who deviate from traditional family roles---a not dissimilar situation to that which exists with pensions and transfer of pension credits to wives.

Futhermore, SCHIP seems to assume the presence of a male householder: "If you've got time on your hands and you're pretty handy around the house, you can save money by doing the work yourself...all you need to spend money on is materials... If you've got the experience but your health isn't up to it, get someone to lend a hand" (HPW/SCHIP/b:10). Grants would perhaps be higher if it was assumed that

outside contractors did the work and recognition was given to the existence of single females who often have no experience with major home repairs.

Not only are individuals typecast into the "appropriate" sex roles but families are pictured as supportive, self-sustaining units. This is particularly evident in the Home Care Program where family involvement and participation is a necessary pre-requisite for receiving services.

The Advisory Council comments on the program: "It suggests that assessment of need, which includes an understanding of family and other informal supports, is critical in the provision of home care. Families need to be helped not replaced" (SS/AC/e:14). Advanced Education and Manpower urges retiring Albertans to, "Reconsider relocation away from friends and relatives, so that they maintain easy access and close contact with loved ones" (AEM/RP/d:10). These conceptions of the need and desire of family support is parallel to the self-sustaining image of Alberta pioneers and their families. The divorced, widowed, and single are overshadowed by their presence and both the provincial programs and federal pension policies silently disregard any deviation from conventional patterns.

The purpose of the content analysis was to examine any common themes which might be present in provincial government programs and policies for the elderly and to relate these findings to the typology of the impoverished old. Conventional patterns of employment, characteristic of market ideology, were evident throughout the different provincial programs. These correspond to the normative

cultural values assumed in pension policies. Thus both federal and Alberta provincial programs manifest characteristics of Canadian labour markets and market ideology.

The working assumption throughout the content analysis was that if common themes linked provincial and federal programs together then the former may be supportive of the disequalizing tendencies of the pension policies of the latter, and consequently be selectively beneficial to the old. It was also assumed that wage status differences would, in particular, have serious consequences for service utilization. Despite the formal recognition by the province of the existence of poverty among the elderly---indicated by their provision of direct and indirect income support, as well as social services---their programs may be differentially effective because of their characterizations and conceptions of the needs of the old.

Participant observation among the old in Strathcona had originally suggested that wage status could be used to estimate the potential benefits of provincial old-age programs. During that time, it had been observed that a history of poverty effected an individual's awareness of provincial services and knowledge of application procedures. As well, in contrast to the downwardly mobile, the working and welfare poor were, on the average, less likely to have their needs met through existing services.

The problems appeared most acute for the welfare poor. As previously suggested, their inability to connect with available programs stems largely from their past dependence on a social worker to function as an intermediary link with provincial welfare programs. Outreach

workers are inadequate replacements because they have limited knowledge of the existence of the welfare poor and further, have no formal, binding ties to them. The working poor were less likely than the downwardly mobile to be cognizant of services or if aware, to find them useful. Perhaps financially advantaged legislators recognize and/or identify more with the needs of the downwardly mobile than with the needs of the working and welfare poor. "All that exceeds this minimum, all assistance aimed at a positive rise in level requires less clear criteria and depends on subjective judgements of quantity and quality" (Simmel, 1971:64). This situation serves to maintain the elderly in their positions relative to the status quo. Old-age programs, similar to welfare benefits, have no real equalizing effects.

Outreach also provided examples of situations where individuals requiring specific services were unable to have their needs met. For example, a chronic elderly alcoholic, living in a municipally subsidized apartment, required other accommodation because he had been classified as an unsuitable tenant. This occurred despite the fact that his addiction was known and he was placed among other elderly alcoholics. City and provincial agencies dodged responsibility for him until it was finally suggested that he be sent to a psychiatric hospital---essentially to restrict his access to liquor. This recommendation was not based on an assessment of the individual's emotional and psychological functions, as no tests had been conducted. He was eventually allowed to stay until alternative accommodation could be found. He died a few months afterwards. This situation is not unusual. A recent article in the Edmonton Journal read:

> "It (Alberta Hospital) has been called one of the best geriatric hospitals in Alberta, but it's also a provincial mental institution.
>
> Staff at the Alberta Hospital in Ponoka, first opened in 1911 as a rural home for the mentally unstable, say half the 450 patients are 'aged, nursing home types' and many could be in nursing homes with proper supervison.
>
> However, psychiatric nurses can't be hired to practice their profession due to legal restrictions so when nursing home and extended care facilities can't cope with 'problem' patients off they go to institutions like Ponoka".
>
> (Dave Cooper, Edmonton Journal, December 8, 1978)

These incidents illustrate the inability or unwillingness of the government to deal with chronic social casualties---people with largely welfare created dependencies. Preventive Social Services, in defining program types and target populations, failed to include services other than financial assistance to chronic dependents. This may have been more than an error in myopia. There appears to be a general reluctance to provide special services for people who have become chronically dependent.

The content analysis tended to support and clarify to an extent observations made during outreach. Pre-retirement courses, education programs, and leisure-time activities appear to be primarily designed for individuals of a particular wage status. There may, however, be significant differences between these programs and those cost-shared with the federal government---federal-provincial program documents were examined and, with the exception of PSS which stressed individual self-reliance and community and family involvement, provided few descriptions and characterizations.

Perhaps this situation is indicative of the difference between these and provincially funded programs. The former attempt to fulfill

basic social requirements---especially those of housing and health---rather than provide a special service. They do this primarily through programs of indirect income support which essentially subsidize the elderly. However, even these programs, with the exception of AAIP and subsidized apartments, make no allowances for income differences among the elderly.

Cost-shared programs are, as a rule, universally available to anyone 65 years of age or over and also resemble most closely traditional provincial welfare programs which are also subsidized by the federal government. For example, the programs for welfare recipients include public housing, coverage under Alberta Health Care and Blue Cross, including the cost of prescription drugs, some types of health accessories and surgical appliances, dental services, eye care, and even PSS sponsored programs such as subsidized day care. The similarity between services for the elderly and those for welfare recipients is reinforced by the inclusion of a majority of these programs in the Social Allowance Policies and Procedure Manual used by welfare workers. Interestingly, none of the provincially funded programs whose documents were content analyzed were found in the manual. The influence of the federal government and its program prerogatives is reinforced by this finding. However, it is not a sufficient explanation for the common ideological assumptions prevalent in both pension policies and provincially funded programs. Markets in labour and capital influence program development at both levels of government.

One ministry, Municipal Affairs, whose programs were included in the content analysis, differed from the others in offering only

indirect income support rather than social services. Consequently, their characterizations and descriptions were minimal. However, the programs' criteria for determining eligibility, and formulae for estimating the amount of indirect income support, provided a sufficient amount of information for some interpretation of their potential effectiveness.

The Property Tax Reduction appears to offer greater benefits to individuals with a higher wage status since it was based upon property value. Among the poor, the downwardly mobile would probably benefit most since they are more likely to own their own property than either the working or the welfare poor, especially the latter, and, further, to own property of greater value.

The Renter's Assistance Grant is available universally to the elderly regardless of the amount of their retirement income. Perhaps the government assumes that low income elderly will be accommodated through subsidized housing and do not consequently, require a greater amount of renter assistance. This assumption, however, has as yet no empirical evidence or support, and the lengthy waiting lists for public housing suggests its inappropriateness. Also, the grant requires formal application and, as was argued previously, the welfare poor, because of their past reliance on social workers to connect them with necessary services, may be less likely to be aware of the availability of this subsidy. It would perhaps be more useful and serve a greater number of people if these grants were included within the regular tax form as tax credits. Rental assistance could then be based upon rental costs and level of income as well as age.

The downwardly mobile may take greater advantage of provincial services because these are structured to accommodate their needs rather than those of the working and welfare poor. As well, they are cognizant of the existence of these services. Their knowledge derives primarily from their past utilization of community resources which traditionally surpasses that of the working and welfare poor. Programs are also advertised to reach this specific portion of the elderly. The working and welfare poor, especially single men or women in one-room flats, have generally enjoyed no access to television, radio, and often newspapers.

It would seem then that wage status differences effect service utilization. However, this problem is confounded by other assumptions inherent in both provincial and federal programs: their traditional characterization of male/female sex roles. If a woman has no independent wage status and is dependent upon that of her husband, pension benefits provide little income security for her upon his death. This situation generally results in the downward mobility of women previously financially advantaged. However, it also intensifies poverty among wives of the working poor.

Provincial programs appear to harbour similar assumptions although their implications are less clear cut. Their retirement and recreation programs are particularly obvious in their biases. However, the latter may still provide some service of use to older women, particularly the downwardly mobile who have previously been able to take advantage of recreational facilities and consequently developed a particular orientation to such services.

Widows appear to be a major target population for community services, perhaps because of their prevalence but the poor are a less visible group, especially chronically poor women.

The findings of the analysis appear supportive of the hypothesis that market ideology is incorporated into government programs and thus effects service utilization and accessibility.

The effectiveness of provincial programs, however, requires further and more extensive and detailed examination. Despite the fact that there are no obvious restrictions placed on service utilization, "...if you start from a position of inequality and treat everyone equally, you end up with continued inequality. Thus, the need to create equality in fact rather than in opportunities" (Wachtel, 1971:188). Provincial programs may in fact reinforce rather than alleviate the disequalizing tendencies inherent in market economies.

If benefits were equally distributed among the old, regardless of their past contribution in the labour force, a basic motivating ideology of capitalist market institutions would be undermined. Differential material rewards perpetuate the existence of market economies and create wage status differences among the working class. These distinctions are reinforced in old age programs and function as a link between past labour force participation and present old age benefits.

CHAPTER 5

CONCLUSIONS

The purpose of the study was to examine the ways in which and the extent to which the Alberta and federal government contribute to the perpetuation of old age poverty through their adaptation and support of a market ideology. It began by suggesting that prior association with the labour market, that is wage status, determined sources of old age income, their amount and distribution, and consequently contributed to poverty among the old. The state played a role in the production of poverty through their explicit support of market institutions that create class divisions and social stratification among wage earners. Poverty then, was treated as a product of the economic substructure, "...a condition of society, not a consequence of individual characteristics (Wachtel, 1971:180). However, the study made no attempt to analyze the mode of production in material life, that is, the forces and relations of production, but concentrated on its manifestation through prevailing social ideology which rationalizes social and economic differentiations both within federal and Alberta provincial government programs.

> The totality of these relations of production constitutes the economic structure of society, the real foundation, on which arises a legal and political superstructure and to which correspond definite forms of social consciousness. The mode of production in material life conditions the general process of social, political, and intellectual life. It is not the consciousness of men that determines their existence, but their social existence that determines their consciousness.
>
> (Marx, 1971:20-21)

The analysis focused on the development of pension policies within Canada directing attention specifically to the interconnectedness of provincial-federal efforts in this area. The link between Ottawa and the provinces was a necessary one to establish. The provincial role in relation to old-age poverty is generally neglected or placed within a social-welfare framework whereby the function of the provinces is to provide coping mechanisms which mitigate poverty's worst effects. Criticism of old-age poverty is often deflected onto the federal government dismissing provincial responsibilities in pension policy formation, the use made by the provinces of pension fund monies for their own capital investments and it's implications for pension recipients, and the inadequacies of provincial programs for the elderly poor. Establishing a connection between the two levels of government also provided a rationale for examining Alberta old age programs in order to determine whether these mitigate or reinforce the disequalizing tendencies inherent within market institutions. The role of the provincial government has not previously been examined in this context.

Experiences in community outreach had originally suggested the differential accessibility and utilization of old age services. These observations formed the basis for developing a typology of the elderly poor structured according to their past participation in the labour market. The categories included the downwardly mobile who most closely approximate the expectations of a market ethos, the stable working and the stable welfare poor, with a history of impoverishment.

Wage status differences appeared to extend into old age and maintain distinctions among people despite their common bond of poverty. The interdependence of Ottawa and the provinces, the so-called cooperative federalism which dominates their negotiations, as well as their common market institutions and common ideologies, suggested that wage status differences would be reinforced in Alberta provincial programs.

The findings of the content analysis of Alberta government documents coupled with observations in community outreach suggested that stratification among wage earners was retained. Conventional patterns of labour force participation, assumptions of prior independence, and of community and family involvement, were common throughout provincial programs and are indicative of the cultural norms which are associated with market economies. Their presence implied that programs would be generally more appropriate for the downwardly mobile, rather than either the working or the welfare poor. Federal policy prerogatives may have been partially responsible for these findings though federal influence was reduced by the systematic elimination of cost-shared programs.

There is a tendency among researchers to link only federal pension policies to old age poverty. Perhaps this connection is examined because of the obvious relationship which exists between past labour force participation and current old age income. The need for studying the differential effectiveness of provincial old age programs may not be similarly perceived because such programs are assumed to be universally beneficial. Further, researchers may not

recognize the *extent* of social and economic heterogeneity among the elderly poor even while acknowledging their income differences.

The focus of research on old age poverty has generally tended to be directed towards the downwardly mobile and the working poor with no explicit recognition given the welfare poor. Perhaps this omission reflects the unwillingness of both conflict and order theorists to recognize the needs of individuals with minimal or non-existent labour force participation. The former may exclude them from their particular mode of analysis because these individuals fall outside of the working class (though special consideration is usually given both the handicapped and housebound women on welfare). The latter, and by far, the majority of social scientists generate research which has, as a rule, been compatible with the political, economic, and social ideological structures of the ruling class and as such often fail to acknowledge individuals who are outside the norms and expectations of a market economy (Baran and Hobsbawn, 1972; Wachtel, 1971). This situation also functions to maintain existing social arrangements and methods of appropriation.

Though the results of this study indicated that wage status differences extended into old age and that these distinctions affected service utilization, there were programs which appeared to improve the social and economic living conditions of some recipients.

For example, the welfare poor may actually experience an increase in their "retirement income" from their previous social allowance. They are no longer constrained by behavioural codes imposed by the welfare system and enforced by its welfare workers. Furthermore, they

are no longer labelled as a "welfare dependent" with all the negative stereotypes such a title connotes. The welfare poor appear to have equal access to the services and programs offered to the old although their actual universality is questionable. Preventive Social Services, in their definition of the types of social service programs available, neglect to include benefits other than financial assistance for the chronic social dependent. There also appears to be a general cultural intolerance for dependency both within federal pension and Alberta old-age programs. Finally, the welfare poor have been dependent upon social workers to act as the intermediating link between themselves and publicly sponsored programs. They may not, as a consequence, be aware of the existence of some old-age services. Outreach workers, who have to actively seek out the elderly, may not be a viable alternative link with community and government services.

Some old-age benefits, including subsidized accommodations and home repairs, are structured specifically to accommodate the needs of low-income people, including the working poor. The latter receive, free of direct charge, services which previously would have consumed a large proportion of their earnings, such as health care. However, the working poor disproportionately subsidize such programs for the elderly while they are still in the labour force themselves: "...poor recipients as a lifetime group have paid in as much as they recieve" (Edwards, 1972:248).

As well, there are significant differences between federal-provincial cost-shared programs and strictly provincially funded services. The former were eliminated from the content analysis.

In the general discussion of old age services it was observed, however, that such programs attempt to meet basic needs---housing, health, and financial (AAIP)---in a way similar to cost-shared welfare programs. Cost-shared programs are even included within the procedural manual used by social workers. Provincial services are not similarly listed. Unlike welfare benefits, however, these programs (with the exception of subsidized accommodations and AAIP) are universally available to the old.

Provincially funded old-age programs generally attempt to meet needs beyond these very basic provisions. However, their educational and recreational programs, in particular, assume prior exposure and accessibility to such services. As Simmel (1971:64) suggests, meeting basic fundamental physical needs is not as difficult as interpreting social-psychological ones. Consequently, the latter are affected by the social milieu of policy makers more than the former are. Government sympathies may be aligned with individuals whose social and economic positions within the social structure are most similar to their own. In this particular study, these people would include the downwardly mobile.

An example of this orientation is reflected by Tissue (1970) who suggests that the downwardly mobile experience more difficulties in their old age than individuals with a history of poverty. The downwardly mobile are perceived as being relatively worse off because they no longer have the means to meet the needs of their social milieu. Individuals with a history of poverty may not suffer from such a discrepancy. "Undoubtedly, it may happen that a man who is really

poor does not suffer from the discrepancy between his means and the needs of his class, so that poverty in the psychological sense does not exist for him" (Simmel, 1971:64).

Distinguishing between types of poor people, i.e. the reputable and those less reputable, is grounded in Canadian economic tradition. Bryden describes the historical roots and rationale for this demarcation by early advocates of public pensions.

> If the state had to provide income for substantial groups of its residents, and the need was inescapable, then the beneficiaries should be made in some way to earn their benefits. This could be done by a system of contributions or forced savings. When benefits could be represented as the product of savings, even if only in part, the essence of the received wisdom was presented. Sir Wilfred Laurier argued in 1907 that non contributory pensions were nothing but public charity which would interfere with thrift and encourage fraud, as he asserted. New Zealand's experience with its noncontributory plan of 1898 had demonstrated. "To ask purely and simply", he said, "that there should be an old age pension whether he has been sober or not, whether he has been a good citizen or a bad citizen, is going further than I would be disposed to go"...income not "earned" within the conventions of the market ethos is the mark of the pauper. Benefits related to previous contributions were considered to be received by right, not charity: self-reliant men and women could accept them without disgrace.
>
> (Bryden, 1974:24)

The idealization of the market ethos, of benefits earned by past contributions and participation in the labour force is still evident in contemporary pension policies and Alberta old-age programs. They "...never in any fundamental way (break) the link between income and the necessity to work" (Edwards, 1972:249-250). For example, federal and private pensions are treated as deferred wages. The underlying assumption behind the majority of these programs is that workers are to be rewarded, non-workers, by default are penalized.

As well, because of stratification among income earners, more 'productive' workers, i.e. those with a higher wage status would have greater pensions. Furthermore, this attitude reinforces the continuing low rates of non-contributory pensions. In the words of Pierre Elliot Trudeau, "...no more of this free stuff" (Bryden, 1974:177).

The significance of past contributions through the labour force for present pension incomes is substantiated by the observations of Brown in her study of retirement policies in Canada. "An almost obsessional fear of "welfare" is fostered in Canadians from quite an early age... it is not surprising therefore given a chance between a "welfare" type of old age pension system and the opportunities to same through private pension plans, the latter would be chosen by all who could afford it" (Brown, 1975:140). These observations are reinforced by the fact that a majority of the poor would sooner work for their poverty than become dependent upon welfare.

Given then the negative orientation of Canadians to welfare and the omnipresence of a modified though still pervasive market ethos, Alberta has justified its welfare types of programs for the elderly by suggesting that these too, have been earned.

> "Not only have our older people given much to the development of our Province and, therefore, richly deserve satisfying and secure later years, but they are needed in our social and political life. A society that isolates its elderly cuts its young off from an important source of learning about the fullness of life, and the importance of wisdom and experience. For this reason, Alberta is committed to policies which encourage the participation of older people in all aspects of community and provincial life".
>
> (Senior Citizens in Alberta, 1978:1)

Past participation in the labour market then qualifies an individual for full admission and continued involvement in society, both by pension policy makers and program developers. This rationalization is necessary especially in industrialized countries where old age has become synonymous with the absence of work (Sheppard, 1976: 287). Retirement policies have systematically eliminated the majority of elderly people from the labour force. In 1921, 59.6% of males and 6.6% of females 65 or over were employed in paid labour. These figures dropped to 20% for males and 5.1% for females in 1971 (Chappell, 1979:6). In restricting their access to work and thus for continuing active involvement and participation in society through "legitimate" channels, legislators have had to justify the present dependencies of the elderly by their past participation and productivity. A newspaper article written by an elderly Edmonton woman illustrates ironically, the acceptance of this dependence by the old and their simultaneous reinforcement of the legitimacy of the market ethos and consequently, of market institutions.

A second article relates parts of a speech delivered by Alberta's premier Peter Lougheed and presents an image of the elderly which complements the description of the first.

Thanks to our Sons and Daughters

> I wish to express gratitude and appreciation, as a senior citizen, for the many amenities received from the city, the province, and the federal government. To mention a few - bus pass, special rates in restaurants, theatres, on airlines and railroads. Health care, including glasses, dentures, hearing aids; for our many senior citizens, homes where we need have no worry about

> ever-increasing rents, and where our twilight years may be spent as pleasantly as we make them.
>
> We justify and accept all these "goodies", claiming we are the pioneers who built our country by the sweat of our brows. So did our forefathers, who were a far cry from being as fortunate as we are and we take it for granted.
>
> I find it especially ill fitting to hear complaints from those who have chosen Canada as the land of their adoption. May we not be known as the "Gimmee Club", always asking for more and more.
>
> Thanks to all the powers that be and to our sons and daughters who continue to pay the piper.
>
> (Mrs. Alberta Fowler,
> Edmonton Journal, December 1978).

Lougheed Doesn't Want any Thanks

> Premier Peter Lougheed says he doesn't want to be thanked for the services his government provides senior citizens.
>
> "I'm always embarrassed at being thanked for government support for senior citizens..."
>
> "I think it should really be the other way around; the senior citizens should be thanked for leaving us such a wonderful life that we have now," the premier said.
>
> (Edmonton Journal, February 20th, 1979).

These programs find acceptance because they are compatible with "...prevailing systems of appropriation and social organization" (Baran and Hobsbawn, 1972:54). They favour existing social arrangements particularly those pertaining to the relations of each class to the means of production. These relations of production ultimately define the boundaries within which social and economic change can occur. Government programs cannot exceed the constraints imposed by a capitalist market economy without undermining the basis of capitalist institutions.

A major effect of capitalism is that it destroys the incentive to work for any other reasons than material rewards, the so-called "cash nexus" (Edwards, 1972:249; Ollman, 1979). Differential material

rewards are necessary to increase productivity and motivation within capitalist market institutions. These function to create wage status differences among the working class which, it has been argued, extend into old age.

Old age programs, for example, are based on the assumption that past productivity justifies current old-age benefits. This is a necessary rationalization in light of current pension and retirement policies: "...the chief criterion for their benefit eligibility under the present system is not that they are poor, but rather that they cannot sell their labour-power on the market" (Edwards, 1972:250).

Government old-age programs incorporate the ideological rationalizations of the prevailing social organization and, as such, serve the vested interests of the privileged and reinforce the status quo. "The ideas of the ruling class are in every epoch the ruling ideas, i.e. the class which is the ruling material force of society, is at the same time its ruling intellectual force" (Marx, 1970:64).

This observation has significant implications for understanding the ways in which capitalist institutions and their rationalizing ideologies stagnate the development of class consciousness. Since capitalism reduces labour power to a commodity, bargained for and bought on the labour market, an individual's status is determined by the extent of the material consumption his/her labour power exchange makes possible (Edwards, 1972:249). As Ollman (1979) suggests, to be interested in acquiring status within a capitalist social and economic system, it is necessary to submit to the social code that has determined how that status is to be acquired (177). Individuals

who fail to meet socially determined standards of living may equate that failure with their own inabilities to sell their labour power at an adequate price.

This situation functions to aggravate the already existing divisions among the working class and further diverts their attention away from the economic substructure and its inherent disequalizing tendencies: "...workers are subject to the pressure of the dominant ideology, and not immune from the poison of the consumer society. The quantitative improvement in workers standards of living sometimes blunts their will to fight. Their homogeneity is undermined by skill differentials and training" (Jalée, 1977:103).

However, these differences are somewhat mitigated by the common social and economic problems facing the old. Forced retirement and other manifestations of a youth oriented society could, ostensibly, unite the elderly and foster the development of some sort of "age consciousness".

The findings of the research though suggested that the old, no less than the young, sympathize with the rationalizing ideologies of the ruling class. As the previously cited newspaper article stated, "We justify and accept all these "goodies", claiming we are the pioneers who built our country by the sweat of our brows". It would appear that the elderly also have a generalized perception of the characteristics of individuals within their age group. The differential sympathy and recognition accorded different types of old people also has significant implications. The Alberta and federal governments may actually prevent the development of an "age consciousness" by maintain-

ing the distinctions which divided the working class prior to their departure from the labour force. This situation serves to stabilize the existing social order.

The provision of universal old-age programs which attempt to equalize opportunities within the prevailing social system, serve the interests of individuals with social and economic characteristics compatible within a market economy and not those of individuals most adversely affected by existing social organizations. As Wachtel (1971) has so critically observed, equality cannot be imposed upon a situation which starts from a position of inequality. Old-age programs appeared selectively beneficial despite their supposed universality because the social conditions which generate poverty among the old are established independently of their chronological age and particularly germane are the relations of production. Further, as Gans (1972:279) remarks, "...the poor subsidize, directly and indirectly, many activities that benefit the affluent". These include their availability as a cheap source of labour for particularly unattractive "dirty work", and their disproportionate subsidization of public services through a regressive tax system.

Existing social arrangements are structured around the assumption that "the poor will always be with us" and thus attempt to accommodate them, but to the ultimate advantage of the status quo. As well, equalizing opportunities justifies the continuation of their poverty should the poor fail to take advantage of these opportunities. Reducing poverty to a situation within an individual's control legitimizes and stabilizes the prevailing social order. "The goal of

assistance is precisely to mitigate certain extreme manifestations of social differentiation so that the social structure may continue to be based on this differentiation" (Simmel, 1971:53). Extreme poverty threatens the survival of the economic system. As Ollman (1979:179) notes, "Very few workers have the courage which comes with having nothing to lose, simply because they always have something to lose, their lives if nothing else."

In one sense, the results of the study (and especially the content analysis) cannot be extended beyond Alberta's borders. In particular, variation in economic and natural resources differentiate provinces and consequently provincial programs. However, Alberta is probably not atypical in its support of prevailing market institutions and the integration of a market ideology into its programs and policies. Cooperative federalism implies some common societal institutions, especially those related to its mode of production. As well, pension policies are common throughout the provinces with the exception of Quebec which has a somewhat modified pension plan. While provinces vary in their specific political orientations they never wander so far from the political center as to jeopardize their access to federal monies or to that of big business. The culmination of these factors creates a situation whereby solutions to old age poverty function to maintain and stabilize existing social organizations and differentiations, often to the detriment of the impoverished old.

FOOTNOTES

1. "A Plan for the Development of Services for Senior Citizens in Edmonton," a report prepared by the social planning section of Edmonton Social Services. The designation of special needs areas was also verbally confirmed by a social planner with ESS. This confirmation was necessary because of the tentative nature of the report.

2. The Senate Committee Poverty line for 1977 was $4,770.00 for a single individual and $7,940.00 for a couple. The maximum OAS, GIS, and AAIP benefits for the same year were $3,611.40 per pensioner and $6,911.68 per couple.

3. Quarterly Statistical Review, Oct.-Dec., 1977. 1.4 % of the old received additional coverage from social assistance. They represent 7.2% of those receiving GIS and AAIP. Welfare is usually received by the elderly with responsibilities for dependents. 2.44 % of the total number of individuals receiving social assistance in 1977 were over 65 years of age.

4. An example of this in the province of Alberta is suggested by the following quote:

> Helen Hunley, the minister of social services and community health, said in an interview the bulk of her mail is from citizens who oppose "welfare leeches" who could work. She agrees with the sentiment. "I guess my work ethic shows through." Her department has cut long term benefits to young, single recipients who are able bodied, and has also begun a program of getting single mothers on welfare to work... She said there are ample opportunities in Alberta, and a main concern of her department is getting people to work if they can... Her assistant, Catherine Arthur, believes there is nothing inherently

> wrong with poverty. She said she grew up in a poor family and would prefer that to affluence. She said poverty can spur people to improve their lives...
> (Edmonton Journal, July 1, 1978)

5. The type of legislation suggested, however, would require that a family set up a CPP fund for the housewife out of general family revenue. This may be an inappropriate alternative for some families, especially the working poor (Monique Begin and Kevin Collins, CBC Radio, Edmonton, August 25th, 1979).
6. The federal Progressive Conservative Party is currently working on a proposal which would extend the Spouse's Allowance until the recipient became eligible for Old Age Security.
7. On August 16, 1978, Helen Hunley, former minister of Social Services and Community Health, announced that a committee had been established to develop a proposal for an institute of gerontology. It is operating primarily under the auspices of the Senior Citizens Advisory Council. The rationale for investigating the feasibility of such an institute within the province was it's purported benefits to the elderly, particularly in assisting them to maintain their independence---a vital component of the market ethos.

The organizational structure of an institute would supposedly be conducive to generating policies, coordinating programs and evaluating their effectiveness and efficiency. Other responsibilities may include public education to engender positive attitudes towards aging and the old, as well as research within the field of gerontology. These objectives would be

pursued by individuals of various interests and professional backgrounds including academics, community resource personnel and medical practitioners. The elderly would also be involved in policy formation and implementation for the institute.

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